



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

For financial professional use only.



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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.

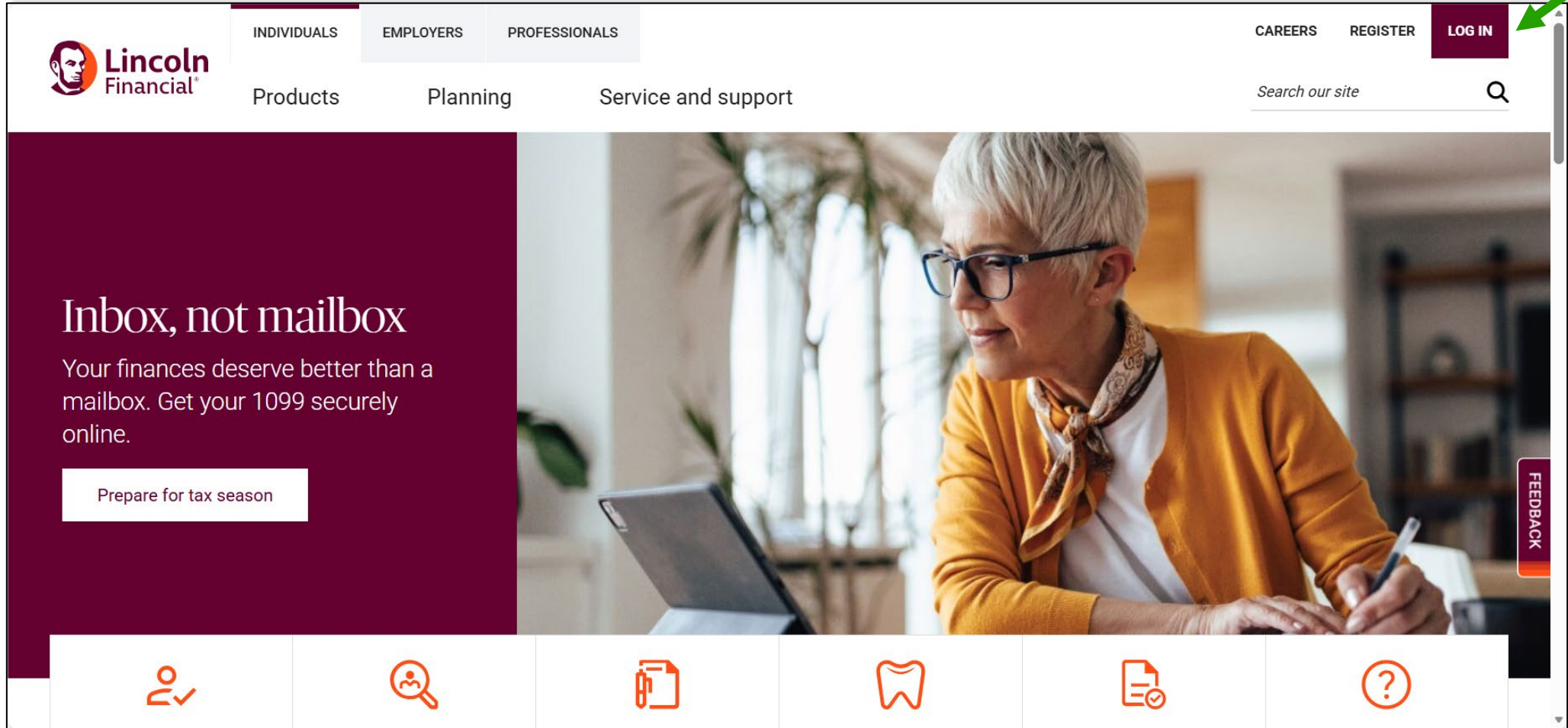
# 02

## 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®**.

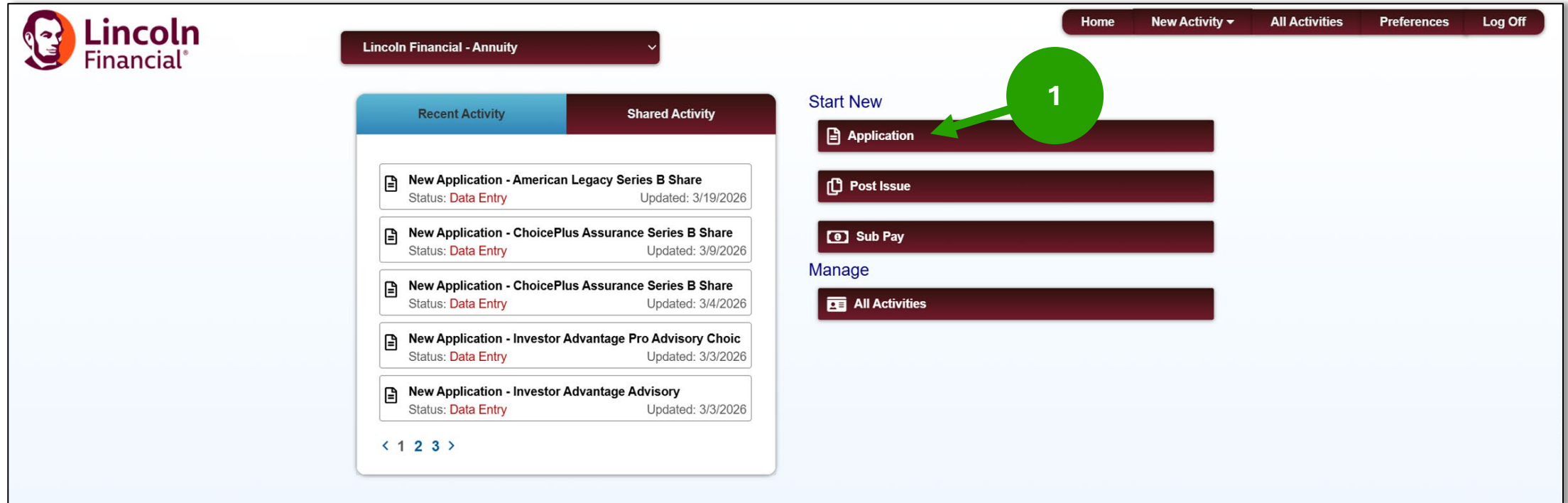


The screenshot displays the Lincoln Financial website's navigation bar. The 'My business' dropdown menu is open, showing several options. A green circle with the number '1' points to the 'My business' dropdown arrow. Another green circle with the number '2' points to the 'Lincoln AppAdvantage' link within the dropdown menu. The dropdown menu includes the following items:

- Book of Business >
- Correspondence & statements >
- Secure file submission >
- New business submission tools >
- Lincoln AppAdvantage® ↗
- Life eTicket
- MoneyGuard eApp
- Life eApp (iPipeline) ↗
- Retirement plan services
- Pending business >
- eNIGO Dashboard - Life
- Policy delivery dashboard
- Annuity eContract
- Retirement Plan Dashboard >

# Start New Application

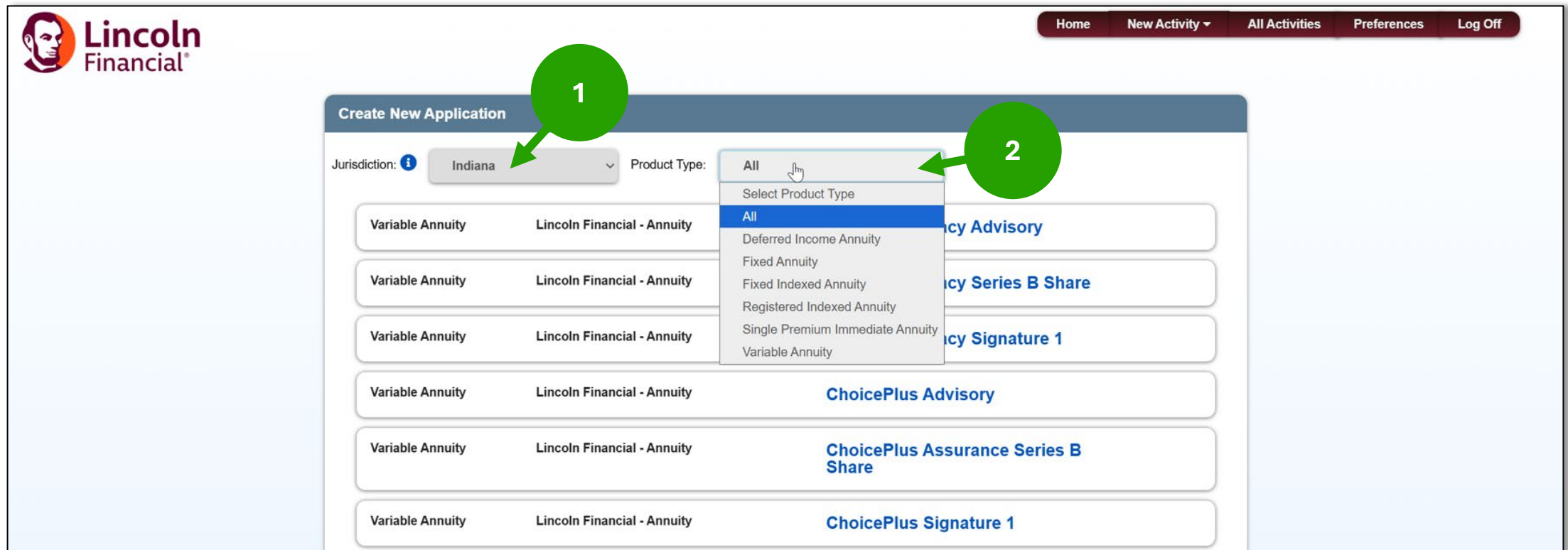
1. Start by clicking the **Start New > Application**



The screenshot displays the Lincoln Financial web application interface. At the top left is the Lincoln Financial logo. A navigation bar at the top right contains links for Home, New Activity (with a dropdown arrow), All Activities, Preferences, and Log Off. Below the logo, a dropdown menu shows 'Lincoln Financial - Annuity'. The main content area is divided into two sections: 'Recent Activity' and 'Shared Activity'. The 'Recent Activity' section lists five new applications with their status as 'Data Entry' and update dates. The 'Shared Activity' section is currently empty. On the right side, there is a 'Start New' section with three buttons: 'Application', 'Post Issue', and 'Sub Pay'. The 'Application' button is highlighted with a green circle containing the number '1' and a green arrow pointing to it. Below this is a 'Manage' section with an 'All Activities' button.

# 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.

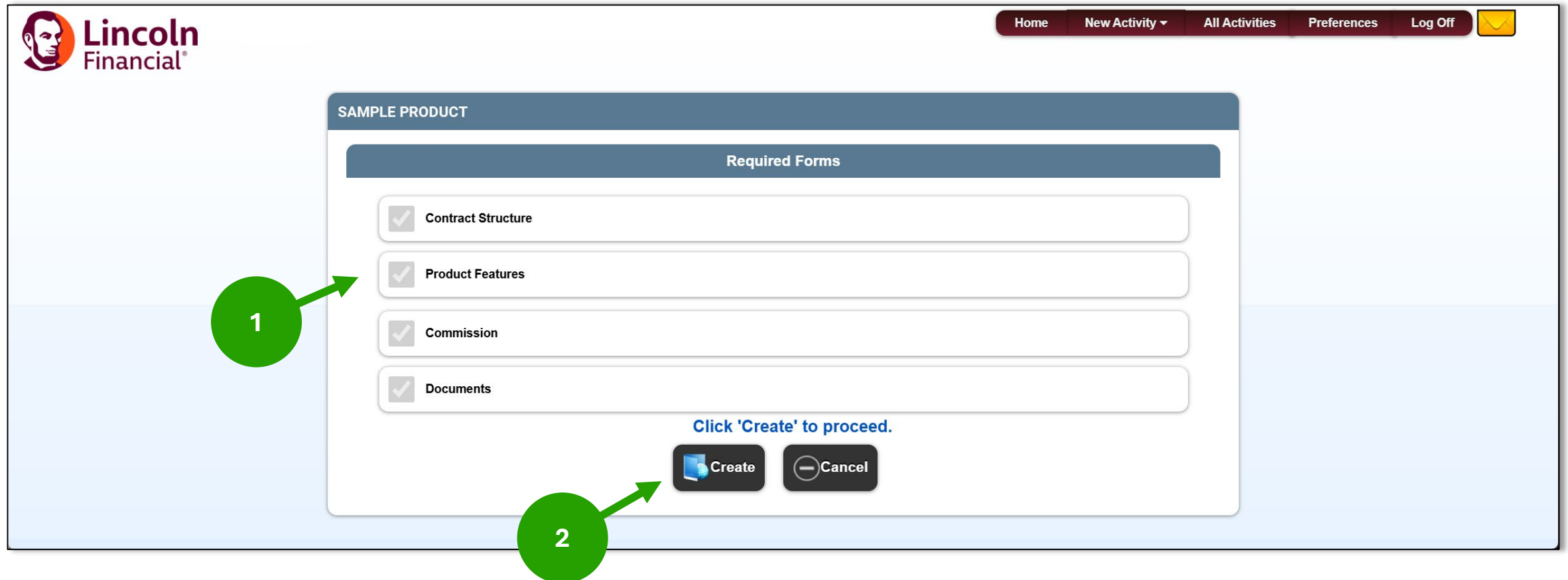


The screenshot shows the 'Create New Application' page on the Lincoln Financial website. At the top left is the Lincoln Financial logo. At the top right is a navigation bar with links for Home, New Activity, All Activities, Preferences, and Log Off. The main content area has a header 'Create New Application'. Below this, there are two dropdown menus: 'Jurisdiction' (set to Indiana) and 'Product Type' (set to All). A green circle with the number '1' points to the 'Indiana' dropdown, and another green circle with the number '2' points to the 'Product Type' dropdown. The 'Product Type' dropdown is open, showing a list of options: All, Select Product Type, All, Deferred Income Annuity, Fixed Annuity, Fixed Indexed Annuity, Registered Indexed Annuity, Single Premium Immediate Annuity, and Variable Annuity. Below the dropdowns is a table of product options.

Product Type	Company	Product Name
Variable Annuity	Lincoln Financial - Annuity	ChoicePlus Advisory
Variable Annuity	Lincoln Financial - Annuity	ChoicePlus Assurance Series B Share
Variable Annuity	Lincoln Financial - Annuity	ChoicePlus Signature 1
Variable Annuity	Lincoln Financial - Annuity	ChoicePlus Advisory
Variable Annuity	Lincoln Financial - Annuity	ChoicePlus Assurance Series B Share
Variable Annuity	Lincoln Financial - Annuity	ChoicePlus Signature 1

# Review Required Forms

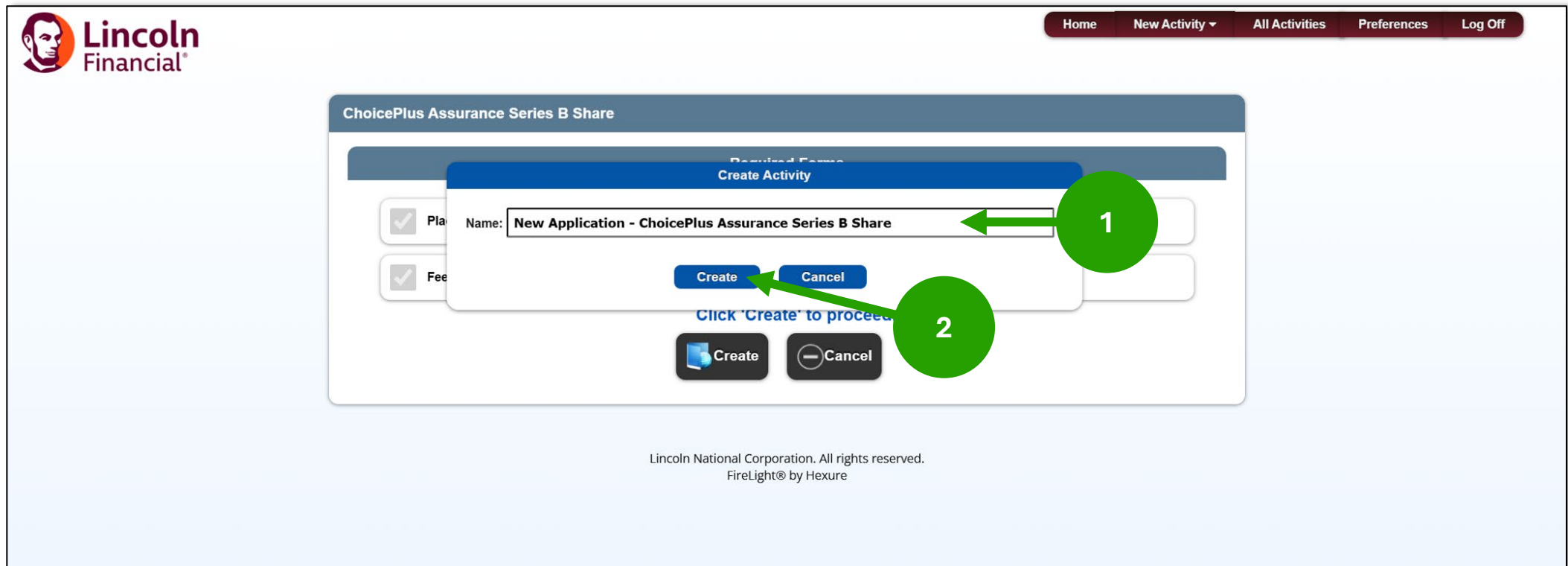
1. An overview of the required forms is generated.
2. Click the **Create button** at the bottom to proceed.



The screenshot displays the Lincoln Financial user interface. At the top left is the Lincoln Financial logo. The top right navigation bar includes links for Home, New Activity (with a dropdown arrow), All Activities, Preferences, and Log Off, along with a yellow envelope icon. The main content area features a 'SAMPLE PRODUCT' header. Below this is a 'Required Forms' section containing four items, each with a checked checkbox: 'Contract Structure', 'Product Features', 'Commission', and 'Documents'. A green circle with the number '1' and an arrow points to the 'Product Features' item. Below the list, the text 'Click 'Create' to proceed.' is displayed in blue. At the bottom of the section are two buttons: a dark blue 'Create' button with a document icon and a dark grey 'Cancel' button with a minus sign icon. A green circle with the number '2' and an arrow points to the 'Create' button.

# Create Application

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





The screenshot shows the Lincoln Financial interface with a 'Create Activity' dialog box open. The dialog box title is 'ChoicePlus Assurance Series B Share'. It contains a 'Name' field with the text 'New Application - ChoicePlus Assurance Series B Share'. A green circle with the number '1' and an arrow points to this text field. Below the name field are 'Create' and 'Cancel' buttons. A second green circle with the number '2' and an arrow points to the 'Create' button. Below these buttons is the text 'Click "Create" to proceed'. At the bottom of the dialog box are two more 'Create' and 'Cancel' buttons. The background shows the Lincoln Financial logo and a navigation bar with 'Home', 'New Activity', 'All Activities', 'Preferences', and 'Log Off'.


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# Begin the 3-Step Submission Process



Auto Save EnabledHomeOther Actions ▾Log Off

New Application - ChoicePlus Assurance Series B Share 

**1** DATA ENTRY  **2** SIGNATURES **3** FINALIZE ▶ CONTINUE

Contract Type Contract Structure

### Product

ChoicePlus Assurance Series B Share

### Contract and Ownership Type

Contract Type Ownership Type

Non-Qualified ▾ Single Owner ▾

Is this a Spousal Continuation? ? ○ Yes ● No

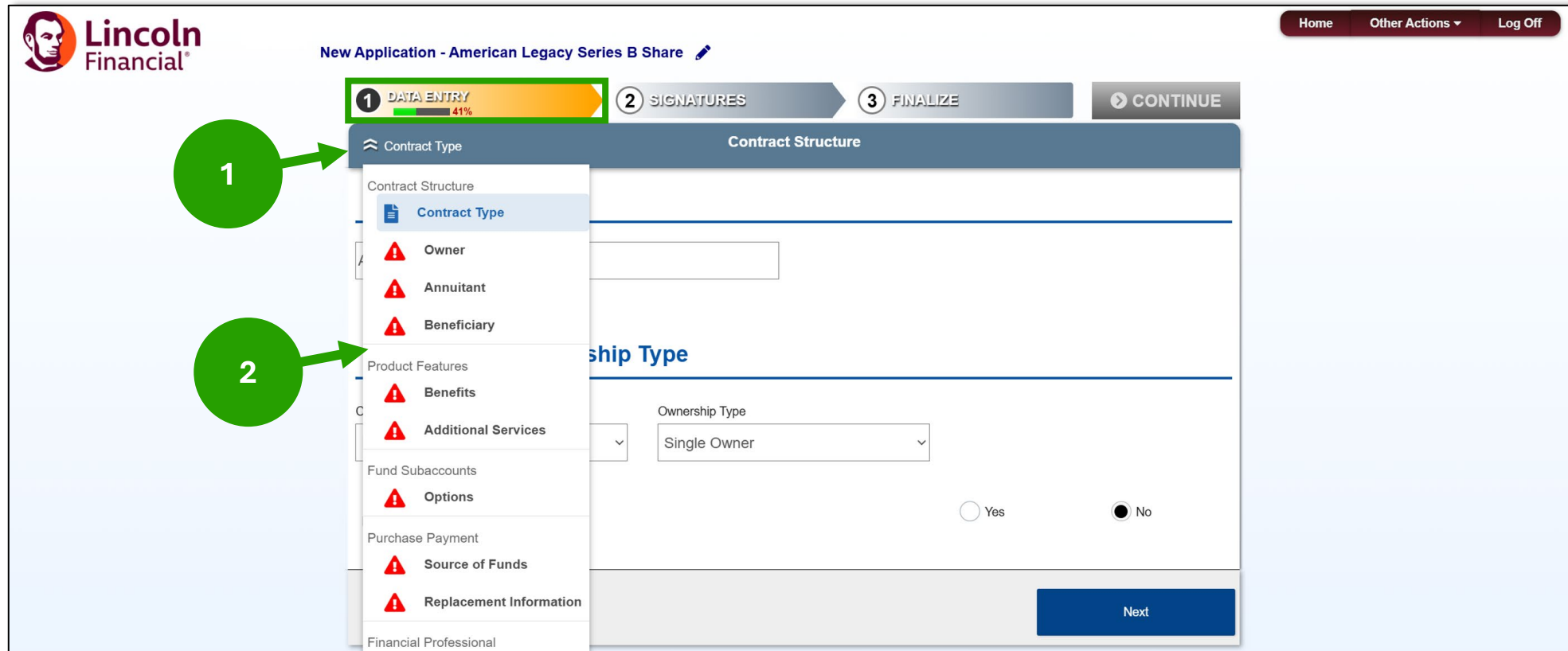
Next

# 03

## Data Entry

# Data Entry Overview

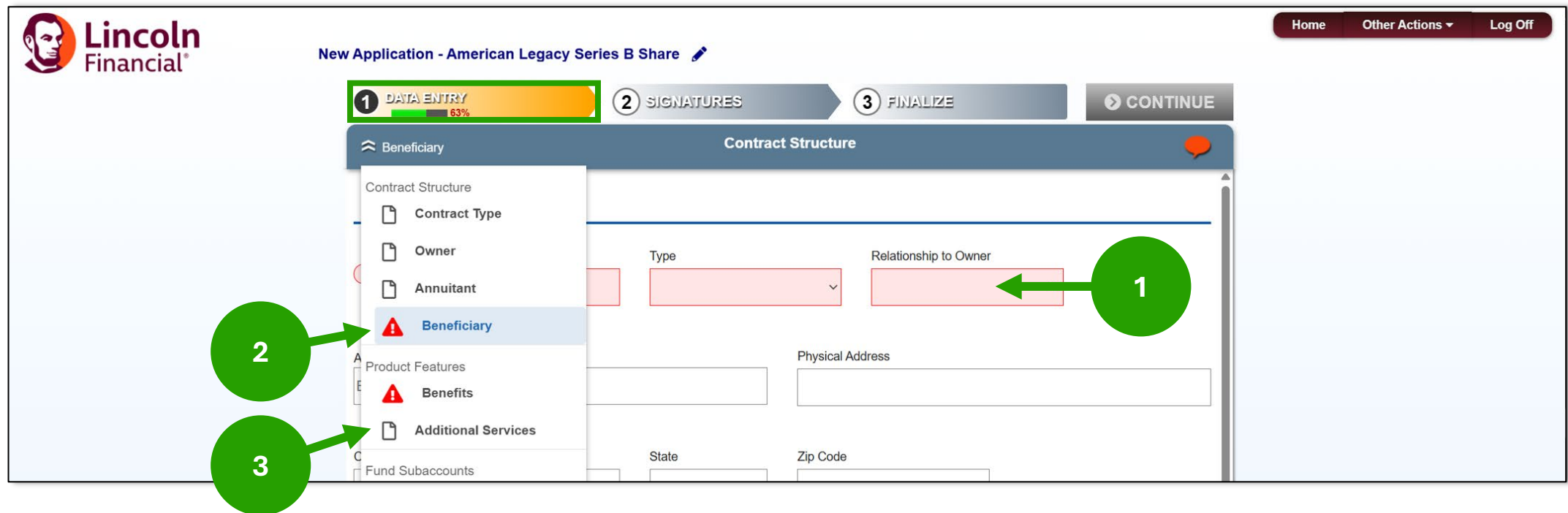
1. Click on the **dropdown arrow** at the top to see the different data entry questions required.
2. Questions are **grouped by category**, giving users the ability to jump back and forth to different sections of information throughout the process.



The screenshot displays the Lincoln Financial data entry interface for a new application. The top navigation bar includes the Lincoln Financial logo, the title "New Application - American Legacy Series B Share", and a "CONTINUE" button. The progress bar shows three steps: 1. DATA ENTRY (41% complete), 2. SIGNATURES, and 3. FINALIZE. The main content area is titled "Contract Structure" and features a sidebar menu with categories: Contract Type, Product Features, Fund Subaccounts, Purchase Payment, and Financial Professional. A dropdown arrow is highlighted with a green circle and the number 1, and a green circle with the number 2 points to the "Contract Type" category in the sidebar. The main form area shows fields for "Ownership Type" (Single Owner) and radio buttons for "Yes" and "No".

# Data Entry Fields

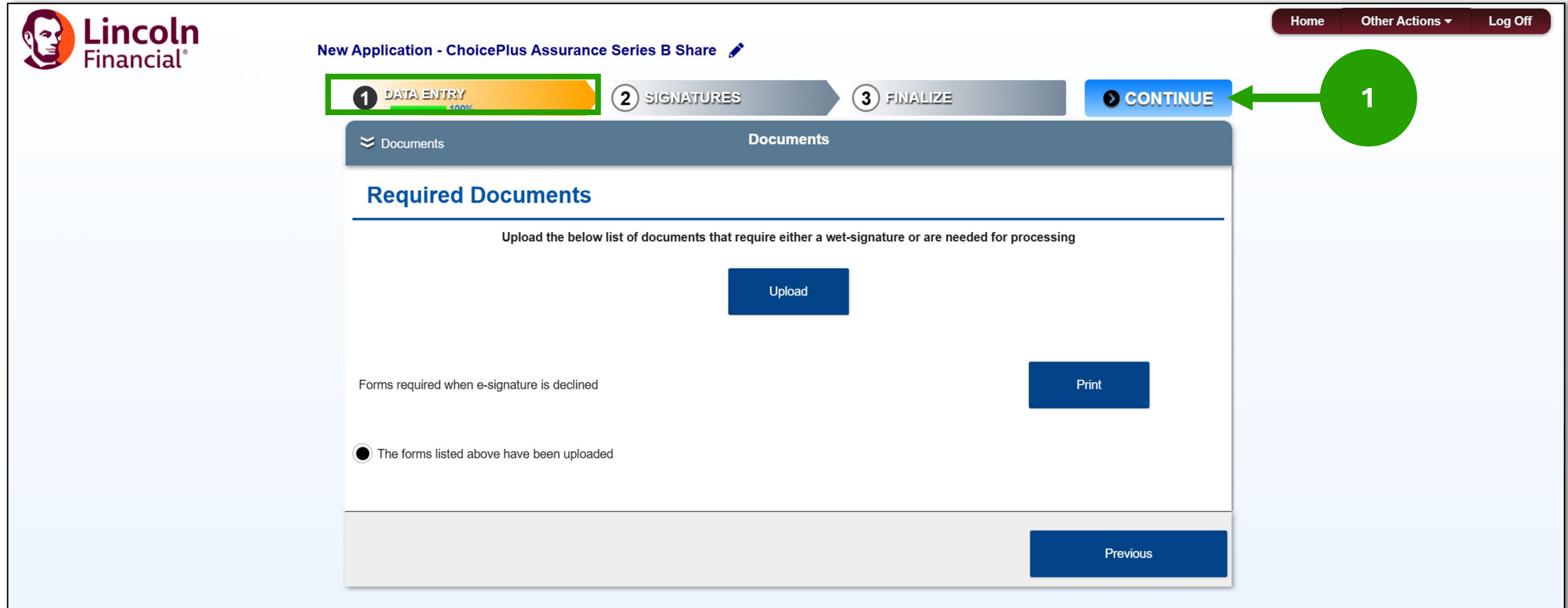
1. Fields in red are **required**.
2. **Incomplete sections** contain a red exclamation point.
3. As sections are completed, the **red exclamation point is removed**.



The screenshot displays the Lincoln Financial application interface for a new American Legacy Series B Share application. The progress bar indicates the current step is 'DATA ENTRY' at 63% completion, with 'SIGNATURES' and 'FINALIZE' steps remaining. A 'CONTINUE' button is present. The 'Beneficiary' section is expanded, showing a list of options: Contract Type, Owner, Annuitant, Beneficiary (with a red exclamation point), Product Features, Benefits (with a red exclamation point), and Additional Services. The 'Beneficiary' field is highlighted with a green circle '1' and an arrow pointing to it. The 'Benefits' field is highlighted with a green circle '2' and an arrow pointing to it. The 'Additional Services' field is highlighted with a green circle '3' and an arrow pointing to it. The 'Contract Structure' section is also visible, with fields for Type and Relationship to Owner, both highlighted with a red background and a green circle '1' and an arrow pointing to them.

# Complete Data Entry

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



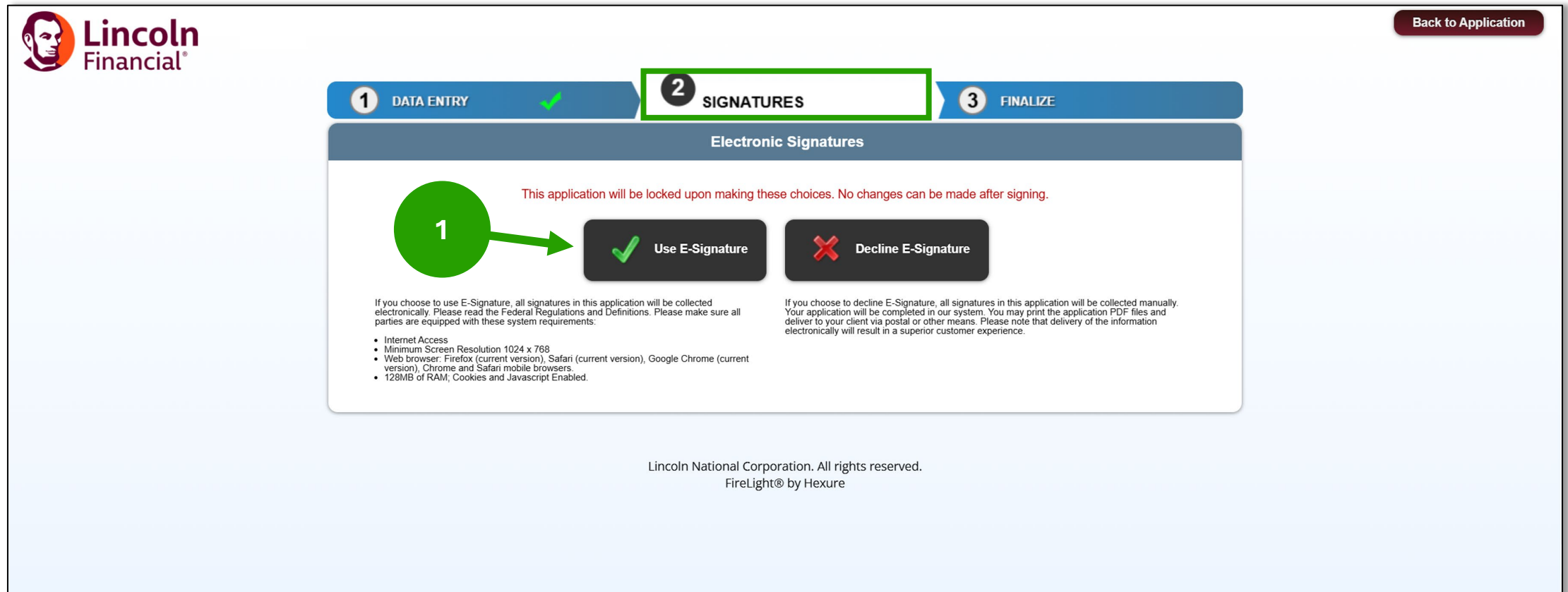
The screenshot displays the Lincoln Financial application interface for a 'New Application - ChoicePlus Assurance Series B Share'. The top navigation bar includes 'Home', 'Other Actions', and 'Log Off'. The main content area shows a progress bar with three steps: '1 DATA ENTRY' (highlighted in orange), '2 SIGNATURES', and '3 FINALIZE'. A blue 'CONTINUE' button is located to the right of the progress bar, with a green circle containing the number '1' and an arrow pointing to it. Below the progress bar is a 'Documents' section with a 'Required Documents' heading and an 'Upload' button. A 'Print' button is also visible. At the bottom, there is a 'Previous' button and a radio button option for 'The forms listed above have been uploaded'.

04

eSignature

# eSignature Selection

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



**Lincoln Financial**

Back to Application

1 DATA ENTRY ✓ 2 SIGNATURES 3 FINALIZE

Electronic Signatures

1 This application will be locked upon making these choices. No changes can be made after signing.

✓ Use E-Signature ✗ Decline E-Signature

If you choose to use E-Signature, all signatures in this application will be collected electronically. Please read the Federal Regulations and Definitions. Please make sure all parties are equipped with these system requirements:

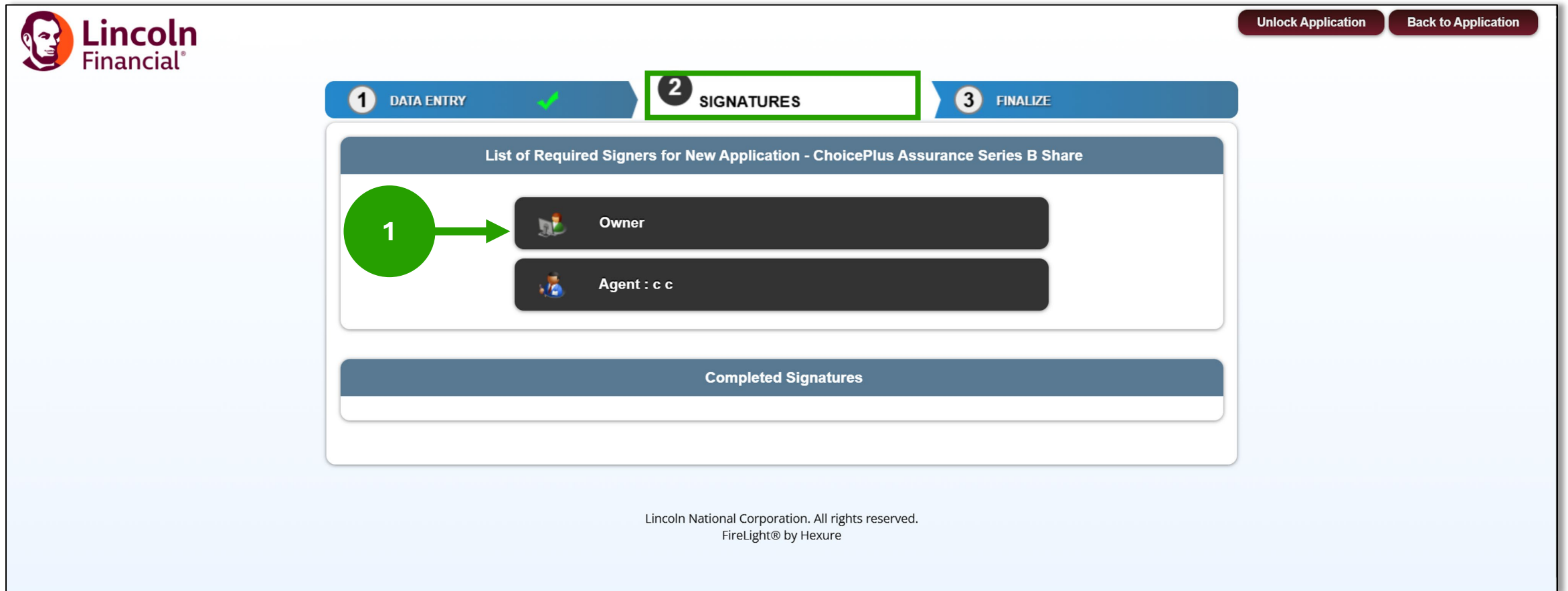
- Internet Access
- Minimum Screen Resolution 1024 x 768
- Web browser: Firefox (current version), Safari (current version), Google Chrome (current version), Chrome and Safari mobile browsers.
- 128MB of RAM; Cookies and Javascript Enabled.

If you choose to decline E-Signature, all signatures in this application will be collected manually. Your application will be completed in our system. You may print the application PDF files and deliver to your client via postal or other means. Please note that delivery of the information electronically will result in a superior customer experience.

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# eSignature Roles

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



Lincoln Financial

Unlock Application Back to Application

1 DATA ENTRY ✓ 2 SIGNATURES 3 FINALIZE

List of Required Signers for New Application - ChoicePlus Assurance Series B Share

1 → Owner

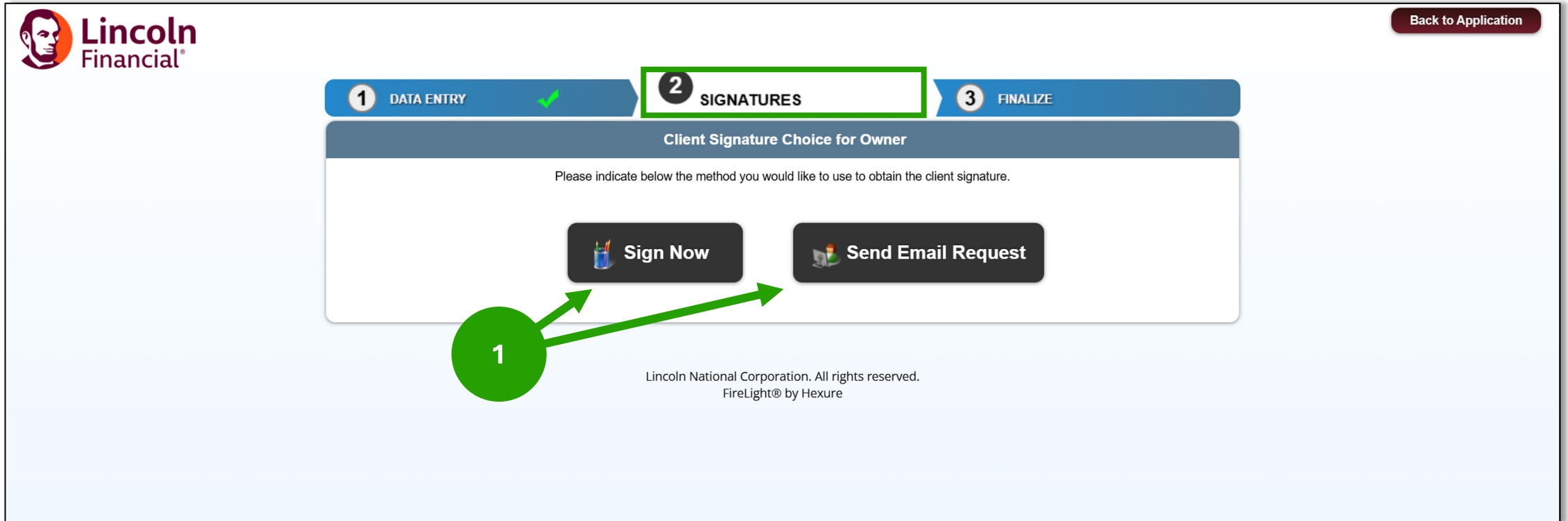
Agent : c c

Completed Signatures

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# eSignature Preferences

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



Lincoln Financial

Back to Application

1 DATA ENTRY ✓ 2 SIGNATURES 3 FINALIZE

Client Signature Choice for Owner

Please indicate below the method you would like to use to obtain the client signature.

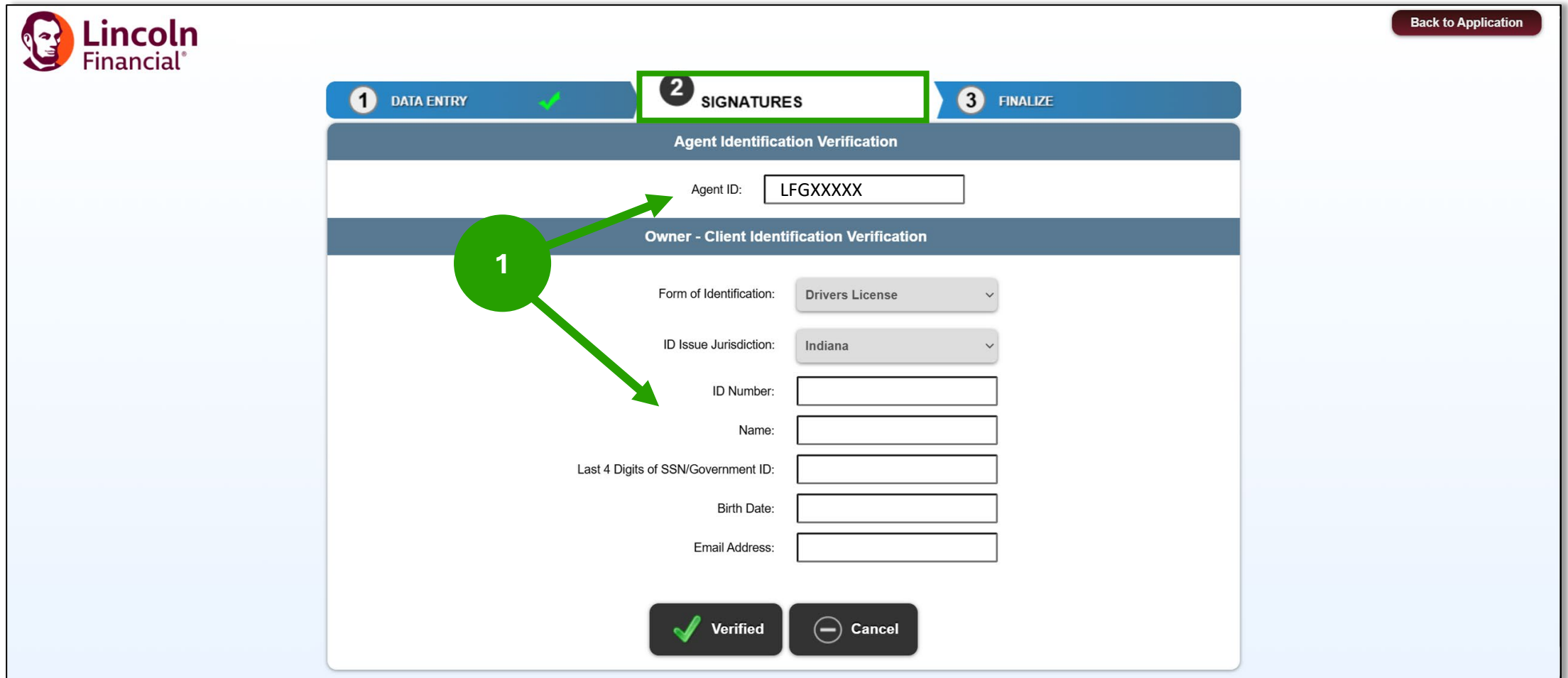
Sign Now Send Email Request

1

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# eSignature Identification Verification

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



Lincoln Financial

Back to Application

1 DATA ENTRY ✓ 2 SIGNATURES 3 FINALIZE

Agent Identification Verification

Agent ID: LFGXXXXX

Owner - Client Identification Verification

Form of Identification: Drivers License

ID Issue Jurisdiction: Indiana

ID Number:

Name:

Last 4 Digits of SSN/Government ID:

Birth Date:

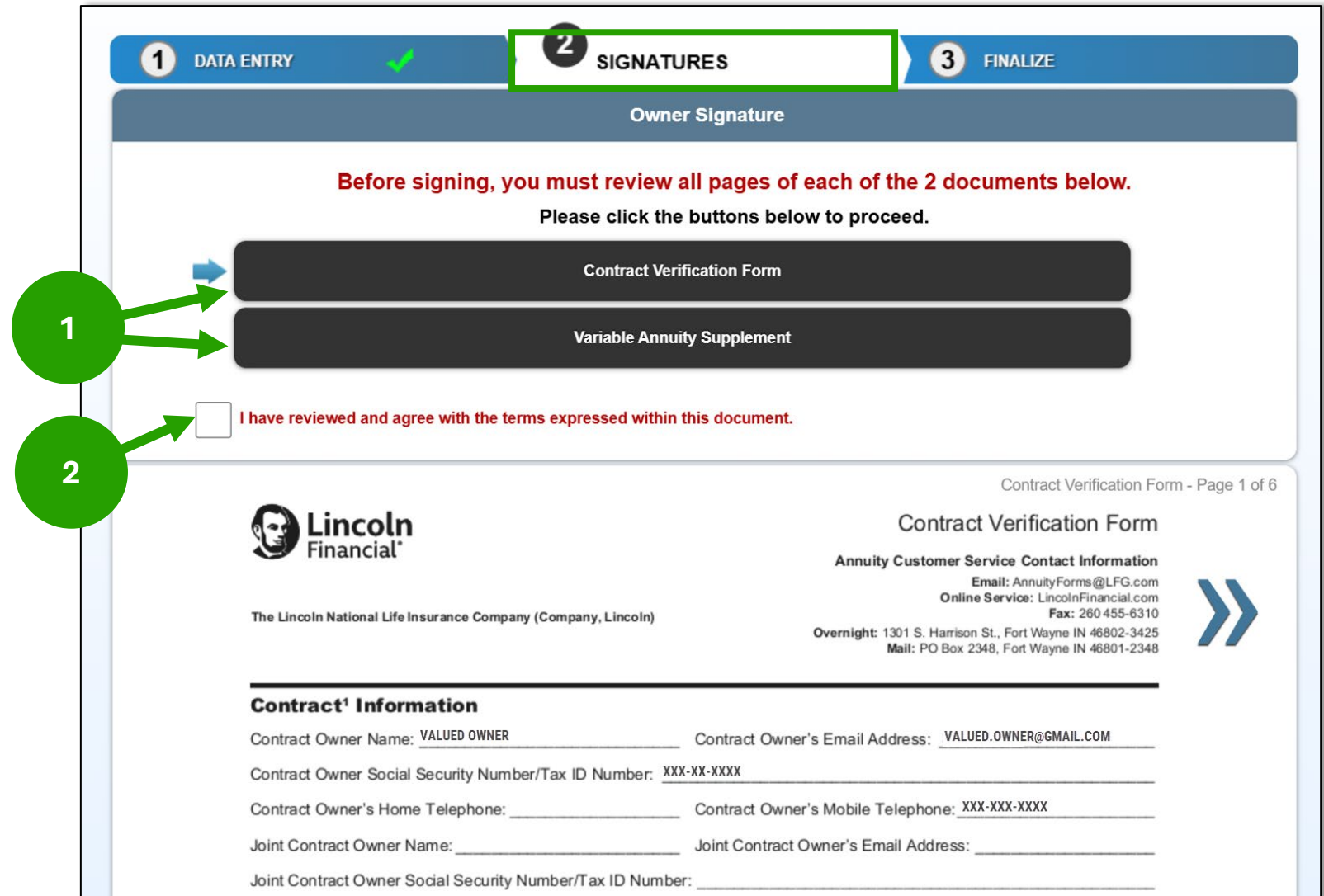
Email Address:

Verified Cancel

# 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.



1 DATA ENTRY ✓

2 SIGNATURES

3 FINALIZE

Owner Signature


Before signing, you must review all pages of each of the 2 documents below.  
Please click the buttons below to proceed.

Contract Verification Form

Variable Annuity Supplement

I have reviewed and agree with the terms expressed within this document.

Contract Verification Form - Page 1 of 6

 Lincoln Financial<sup>®</sup>

The Lincoln National Life Insurance Company (Company, Lincoln)

Contract Verification Form

Annuity Customer Service Contact Information  
Email: AnnuityForms@LFG.com  
Online Service: LincolnFinancial.com  
Fax: 260 455-6310  
Overnight: 1301 S. Harrison St., Fort Wayne IN 46802-3425  
Mail: PO Box 2348, Fort Wayne IN 46801-2348

Contract<sup>1</sup> Information

Contract Owner Name: VALUED OWNER Contract Owner's Email Address: VALUED.OWNER@GMAIL.COM

Contract Owner Social Security Number/Tax ID Number: XXX-XX-XXXX

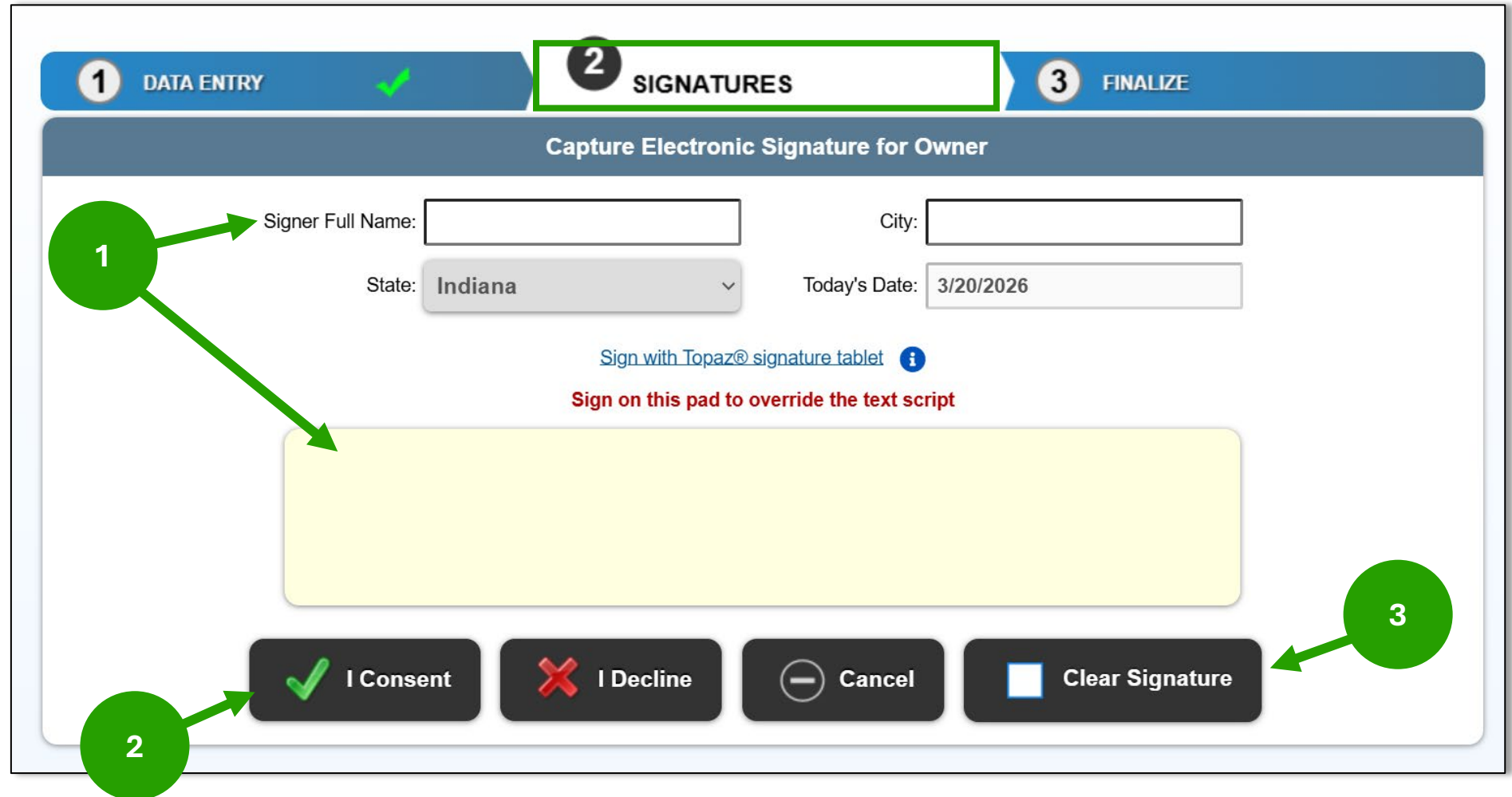
Contract Owner's Home Telephone: Contract Owner's Mobile Telephone: XXX-XXX-XXXX

Joint Contract Owner Name: Joint Contract Owner's Email Address:

Joint Contract Owner Social Security Number/Tax ID Number:

# 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.



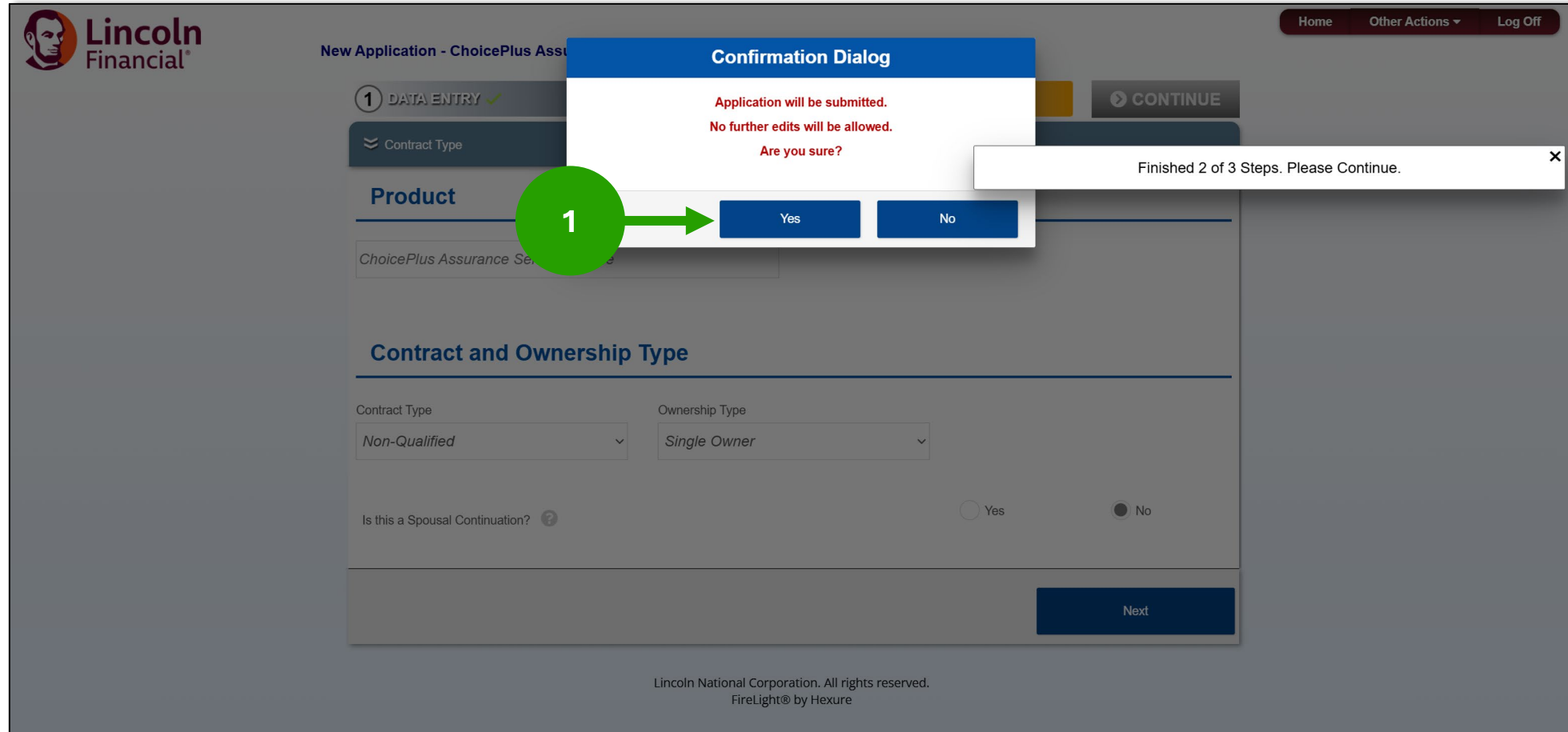
The screenshot shows a three-step process for capturing an electronic signature. Step 1, 'DATA ENTRY', is completed with a green checkmark. Step 2, 'SIGNATURES', is highlighted with a green box. Step 3, 'FINALIZE', is also visible. The main form area is titled 'Capture Electronic Signature for Owner' and contains fields for 'Signer Full Name', 'City', 'State' (set to Indiana), and 'Today's Date' (set to 3/20/2026). Below these fields is a yellow signature pad with the instruction 'Sign on this pad to override the text script'. At the bottom, there are four buttons: 'I Consent' (with a green checkmark), 'I Decline' (with a red X), 'Cancel' (with a minus sign), and 'Clear Signature' (with a blue square). Green callouts with numbers 1, 2, and 3 point to the 'Signer Full Name' field, the 'I Consent' button, and the 'Clear Signature' button, respectively.

# 05

## Finalize and Submit

# Finalize and Submit

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



The screenshot displays the Lincoln Financial application interface. At the top left is the Lincoln Financial logo. The page title is "New Application - ChoicePlus Assur". A progress indicator shows "1 DATA ENTRY" with a checkmark. A "Confirmation Dialog" is centered on the screen, containing the text: "Application will be submitted. No further edits will be allowed. Are you sure?" Below this text are two buttons: "Yes" and "No". A green circle with the number "1" and a green arrow points to the "Yes" button. To the right of the dialog, a white notification banner reads "Finished 2 of 3 Steps. Please Continue." with a close button (X). The background form is partially visible, showing the "Product" section with "ChoicePlus Assurance Service" and the "Contract and Ownership Type" section with dropdown menus for "Contract Type" (Non-Qualified) and "Ownership Type" (Single Owner). There are radio buttons for "Is this a Spousal Continuation?" (Yes/No) and a "Next" button at the bottom right. The footer contains the text: "Lincoln National Corporation. All rights reserved. FireLight® by Hexure".



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Our priority.®

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