

ANNUITY SOLUTIONS

Annuity DocuSign eContract Delivery

Lincoln has been at the forefront of the industry and remains committed to delivering digital solutions that meet the needs of your clients and your business. **We are excited to announce that DocuSign eContract Delivery is the default method for Lincoln Individual Annuity products.**

DocuSign is a widely used software for electronic signatures and digital transaction management. It provides a more efficient and seamless eDelivery experience for our annuity Financial Professionals and clients and aligns with our digital-first strategy.

Benefits

After the consumer provides electronic consent, the DocuSign eContract is delivered automatically and electronically. In addition to the multiple consumer benefits listed below, Financial Professionals will no longer need to create a separate user profile to access their electronic copy of the contract!

- ✓ Streamlined account registration and login
- ✓ No cost for all products
- ✓ Same-day agent contract delivery
- ✓ Mobile compatible
- ✓ Safe and secure delivery and monitoring
- ✓ Fast turnaround times
- ✓ Reduced printing and mailing of contracts
- ✓ Ability to save contract as a PDF or print at home

What You Need to Know

- DocFast is no longer supported; DocuSign is now the new default delivery method.
- A copy of the contract will be available on Lincoln's website for access and printing at any time.
- The user must have or create a LincolnFinancial.com account to access the contract print online.

How it Works

- **Consumer-Delivered Contract Flow:**
This flow applies when a new annuity contract is delivered directly to the consumer
 1. The consumer must elect eDelivery during the application process.
 2. A Lincoln welcome email is sent to the consumer with instructions to register or log in to review their new contract.
 - If the consumer doesn't log in or register, helpful reminder emails will be sent.

Additional Resources

Financial Professionals:

- [FAQs](#)
- [User Guide](#)
- [Flyer](#)
- [Training Video](#)
- [Flows](#)

Clients:

- [Client Flyer](#)
- [Client Video](#)

3. The consumer then reviews and approves their contract.
4. Once approved, the consumer is then redirected to their Lincoln 'Account Details' page, and the Financial Professional will receive a confirmation email from DocuSign.

- **Financial Professional-Delivered Contract Flow:**

This flow applies when a new annuity contract is delivered to the Financial Professional

1. The consumer must elect eDelivery during the application process.
2. A DocuSign email is sent to the Financial Professional to review and approve the contract.
3. A Lincoln welcome email is sent to the consumer with instructions to register or log in to review their new contract.
 - If the consumer doesn't log in or register, helpful reminder emails will be sent.
4. The consumer then reviews and approves their contract.
5. Once approved, the consumer is then redirected to their Lincoln 'Account Details' page, and the Financial Professional will receive a confirmation email from DocuSign.

Frequently Asked Questions

1. What are the benefits of using eContract delivery?

After the consumer provides electronic consent, Lincoln DocuSign eContract is delivered automatically and electronically. Key benefits include:

- ✓ No cost for all Lincoln annuity contracts
- ✓ Fast and secure delivery of issued policies
- ✓ Mobile-compatible acceptance process
- ✓ No in-person meetings, paperwork or postage
- ✓ Safe and secure delivery and monitoring
- ✓ Ability to access and save a contract print from anywhere

2. When and how can I expect to receive access to the DocuSign contract?

You will receive an email from DocuSign with a link to review the contract document. You will also have access to the contract print on LincolnFinancial.com or Lincolnria.com at any time.

3. When and how can my client expect to receive access to the DocuSign contract?

Your client will receive an email from Lincoln Financial with a Registration link to the Lincoln online experience. Upon registration, they will be presented with the option to review their contract document. Your client will also be able to access the contract print at any time in the future at LincolnFinancial.com.

4. What email address will my client receive the DocuSign link from?

The client will receive an email from LincolnFinancial.com at DoNotReply@lfg.com.

5. What do the reminder emails consist of and how often are they sent?

The first reminder email will be sent on the 7th day after the initial email, and the final reminder will be sent on the 14th day after the initial email. These emails are the same as the welcome email, but 'Reminder' has been added to the subject line.

6. What is the expiration window for the DocuSign link?

The DocuSign link expires 60 business days after the contract is issued for the Financial Professional and the consumer.

7. What happens if my client misses the DocuSign 60-day expiration window?

The client and the Financial Professional will have access to the contract print at any time on our site at LincolnFinancial.com.

8. If my client lost or deleted the initial Lincoln email, can I request a new link to be sent?

Yes, your client can request this by contacting our Annuities Contact Center or they can complete the registration process for our public page at LincolnFinancial.com. Your client will be presented with the new contract print once they complete the registration process.

9. How can I check the status of my contracts?

You will have access to a **new** dashboard under your book of business tool which will track your client's delivery status. The new tool will show all users who need to accept the contract and the status of acceptance for each user. You will see statuses of awaiting, completed, declined and expired.

10. Before entering DocuSign, it says, "Review Documents." Does the client need to sign anything?

No. Your client's signature is not necessary, they simply need to accept that they've received the contract.

Contact your dedicated Lincoln Annuities team with additional questions.

Insurance products issued by The Lincoln National Life Insurance Company, Fort Wayne, IN and Lincoln Life & Annuity Company of New York, Syracuse, NY. Variable products distributed by Lincoln Financial Distributors, Inc. Members of Lincoln Financial Group. 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 is the marketing name for Lincoln National Corporation and its affiliates. Affiliates are separately responsible for their own financial and contractual obligations.