

In-Good-Order Best Practices Life Submissions

Lincoln Life Underwriting and New Business

Lincoln's Underwriting and New Business team is dedicated to streamlining the submissions process to help you place your life insurance cases more quickly. To improve your in-good-order submissions and help expedite the Underwriting and New Business process, please reference the following submission tips and best practices.



Go Digital with Lincoln

Lincoln offers multiple digital processes to expedite processing from submission to placement. These tools are available at NO COST. Look for the blue checkbox icon throughout this document to discover Lincoln's digital tools to assist you with processing your business. You may also visit the [Go Digital](#) website for more information.

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Please reach out to your dedicated Underwriting and New Business team with any additional questions.

Pre-Application

Spectra Online Quick Quote Tool

- 24/7 online access to generate real-time quick quotes.
- Increased accuracy based on Lincoln's Underwriting Rule Book with over 220 impairments available for a range of quotes.
- The Spectra Quick Quote is not considered a trial or prior submission, therefore lab-free consideration will remain available for qualifying cases
- [Spectra Agent FAQ](#)

Application Submission

LincXpress Ticket Submission

- Available for new submissions of all permanent life insurance products and *Lincoln LifeElements*® Term.
- After ticket submission, the client has two options for completing the application:
 - **Online Interview:** Clients can complete their interview on-demand, at the time most convenient for them.
 - **Phone Interview:** The client will receive an email with a link to schedule their telephone interview. If the client doesn't schedule the interview, a specialist will call the client to schedule.
 - ! Provide the [Client Interview Guide](#) to your client to help them prepare for their interview.
 - ! Submission tickets will be valid for 90 days from the date of submission. If the interview is not completed within this timeframe, a new ticket will be required.
- A faster Underwriting process for coverage amounts of \$1 million or less, ages 18–60:
 - Automated underwriting: A streamlined process that does not require a traditional underwriting review. Applies to single-life UL, IUL, VUL and Term policies.
 - ! Please note that policies above \$1million, over age 60 or survivorships will undergo traditional underwriting review
 - Lab-free consideration: Lab work is waived for qualifying clients.
- [Digital Brochure](#)
- [Expedite your life insurance business with LincXpress](#)

eAPP

- eAPP is the traditional application available electronically through iPipeline or your Lincoln producer website. This process walks you through the questions and automatically submits to Lincoln upon completion. Available for UL, SUL, IUL, SIUL and *Lincoln LifeElements* Level Term products.

Forms

General tips

- All forms should be completed in their entirety and black ink is preferred.
- Signatures:
 - Get signatures and dates on all forms.
 - Electronic signatures collected outside Lincolns platforms must have an approved eSignature Agreement on file. For DocuSign users, the Certification of Completion must be included with all eSigned forms.
 - Forms must be signed in the capacity in which the owner is acting. Trust/Corporate owned policies require that all trustees/officers sign with their title.

- SITUS: The contract state must be the state in which the policy owner has a bona-fide residence or state of employment. For Trust-Owned policies, the contract state must be where the trustee or insured has a bona-fide residence or state of employment.
- VUL policies: Verify the correct version of the VUL Allocation Form is completed and fund selections are in whole percentages, equaling one hundred percent. Suitability review for VUL can take time. Send all VUL forms through your OBD or LFSC rep for suitability review as soon as possible.

Agent's Report

- Include the correct agent code for each agent, percentage split and your affiliated up-line.
- For large-face and/or business cases complete all financial questions on the application and Agent's Report.

Coversheet

- Include special instructions and additional details on a coversheet such as:
 - Any prior trials or submissions with proper file number
 - Additional applications, or related applications (business, family, etc.)
 - Case Manager contact information
 - Policy Delivery Method
- A coversheet improves communication with the underwriter and may help expedite the Underwriting process. You should include any additional details not already on the application, such as:
 - General client information
 - Purpose of insurance & needs analysis
 - Sales strategy & financial information
 - Health & lifestyle summary
 - [Additional underwriting cover letter tips](#)
- For large-face and/or business cases: Include details explaining how the amount of coverage was determined and any special circumstances unique to the client or plan design.

Replacement forms

- *LincXpress* ticket submission: Replacement Notice [Form LF10087] must be signed on/or before the earliest solicitation signature date; otherwise the package could be rejected.
- Paper application or eAPP submission: Replacement Notice [Form 33503] must be signed on/or before the application signature date; otherwise the package could be rejected.

Illustration

- Run the illustration with the correct Death Benefit Qualification Test and verify that it matches what was selected on the application.
- For policies approved or issued other than originally illustrated, changes to the solicitation illustration must be marked as "Revised".
- Saving Age: If the customer would like to save age, the illustration needs to reflect the desired age and the number of months the policy will be backdated.
- A new illustration may be required at the time of placement based on when the policy is deemed in good order.
- Update the illustration software to ensure the proper versions is submitted.

Medical records, labs and exams

Labs

- Ordering labs
 - *LincXpress* ticket submission: Lincoln will order labs and vitals, if they are required. This practice will save time and unnecessary lab work for your client in the instance they qualify for lab-free underwriting.
 - Paper application or eApp submission: Ordering medical requirements up-front saves significant processing time.
 - If needed, Lincoln will accept labs, exams and medical records from other companies on all products except *TermAccel*.
- To prevent duplicate orders and delays in Underwriting, include the lab slip, exam and/or medical records with the application or *LincXpress* ticket submission.
- Full best practices can be found [here](#).



Electronic Health Records (EHR)

- When available, the use of EHR will enable Lincoln to receive a client's medical records quicker and more efficiently than a traditional Attending Physician's Statement (APS).
- Available for all ages, all face amounts, all products and submission types (formal/trial).
- The data provided in EHR will vary by individual client. Some cases may require further medical information for underwriting review, including a traditional APS.
- For more information, including a list of vendors, please review the [EHR flier](#).

Professional Advantage Program

- Lincoln's Professional Advantage Program is an executive underwriting program featuring a no-lab, no-exam process for up to \$20 million in life insurance coverage.
- Available for executive or professional clients, and their spouse.
- The Executive Physical must have been conducted within the last 18 months and be included with the APS submission.
- For more information, please review the [Professional Advantage Program flier](#).

Pending



Online Case status and communications

- 24/7 online access to up-to-date case status from your Lincoln Producer website.
- View key dates and action items at-a-glance from the Case Tracker.
- Quickly satisfy outstanding questions and/or requirements on a case.



eNIGO

- Electronically complete new forms as well as provide corrections to existing forms.
- eSignature technology eliminates the need for wet signatures to update forms.
- eNIGO provides quicker turnaround times and fewer in-person client touchpoints.
- Making corrections outside of eNIGO:
 - All pages of the corrected form must be re-submitted to Lincoln.
 - Do not use correction fluid/tape on forms. If you need to change an answer, draw a line through the mistake and have the party responsible for the answer initial and date each alteration.
- [eNIGO Agent Training Presentation](#)
- [eNIGO Informational Flier](#)



Click-to-Chat

- Chat online with a New Business Associate for administrative assistance on pending policies.
- Click-to-Chat NBAs are available Monday – Friday from 8am – 5pm ET.

Initiating a Product Switch Request

- Product Switch between *Lincoln LifeElements* Level Term and UL, IUL and VUL products:
 - Submit the request via email or phone call to the dedicated New Business Associate on the case – a new application and signatures are not required.
 - If the Tele-App interview, eInterview or exams have already been conducted, the client will not be required to complete the process again.
 - If the request is for a product switch from *Lincoln LifeElements* Term to a Permanent UL, IUL or VUL product, additional forms may be required.
- Product Switch from *Lincoln TermAccel* to *Lincoln LifeElements* Term, UL, IUL or VUL:
 - If the client is declined for *Lincoln TermAccel*, they may be eligible to pursue a fully underwritten product option with Lincoln which would allow for higher table ratings and the collection of additional medical information, such as an APS.
 - When a decline decision is rendered from the *Lincoln TermAccel* automated rules engine for an impairment that could potentially qualify for an offer with full underwriting, the system will generate a decline letter with a message indicating that the client may be eligible to pursue a fully underwritten product option with Lincoln. An automated email will be sent to the Case Contact with a copy of the decline letter which will be emailed to the client 5 business days later.
 - Before initiating a product switch, we encourage the producer to discuss the case with their Underwriter. For example, if the case may be rated, a conversation could help determine if the case could be placed before moving forward.
- **IMPORTANT: If the client has applied for a *Lincoln LifeElements* Term, UL, IUL or VUL product, a product switch to *Lincoln TermAccel* will not be allowed.** *TermAccel* rates are based on a streamlined automated workflow and assume a cost savings benefit associated with that process. By switching products, that benefit is lost. Therefore, Lincoln will not allow a product switch within 12-months of applying for a traditional product, including *Lincoln LifeElements* Term.

1035 exchange

- Complete the Exchange Agreement/Absolute Assignment for Life Insurance [Form LF06591] in its entirety.
 - Only one carrier per form (multiple policies for the same carrier can be listed).
 - Make sure all check boxes have been addressed.
 - If the policy is trust or corporate owned, signers must add their title to signature.
 - Remember to add the printed name for all signers, include titles for trust/corporate owned policies.
 - Do not write below the thick bold line on page 3 – for Internal Use by Lincoln only.

Approval, Delivery and Premium payments

Approval from the Underwriter

- Once you have received approval from the UW, providing the following will assist the NBA with issuing the policy:
 - Acceptance of the policy and instructions to save age, if applicable
 - Premium mode and method (ex: EFT monthly, Direct Annual)
 - Preferred delivery method
 - Completion of outstanding pending requirements



ePolicy Delivery

- Electronic policy delivery offers secure online review of your policy and enables electronic signing for the agent and client from a computer or mobile device. After all signing parties have completed the process, the policy is immediately available for download.
- Key Benefits
 - No cost
 - Same day delivery of issued policies
 - eSignature capability for signing parties – mobile compatible
 - Eliminates the need for in-person meetings, paperwork and postage
 - A digital PDF copy of the policy is available for download for your records
- [ePolicy Delivery Options](#):
 - iPipeline DocFast –Agency review available with eSignatures captured from agent and client; registration required
 - Lincoln DocuSign –Agency review available with eSignatures captured from agent and client; no registration required

Premium Payments

- The remitter of premium payments must have a relationship to both the insured and the policy. The type of payment must fall within [Lincoln's Monetary Policy](#).
- Premium modes include monthly, quarterly, semi-annually, and annually.
 - Direct billing is only available for annual and semi-annual modes
- Acceptable payment methods include:
 - Electronic Funds Transfer (EFT)
 - Available for all modes including: monthly, quarterly, semi-annual and annual payments.
 - Available as a one-time draft or for ongoing drafts
 - Access a copy of the EFT Form [CS06711] on the Lincoln Forms Tool.
 - Credit Card – Term only
 - Credit Card payments are accepted for the initial premium only. Future premiums will either be billed or drafted, depending on the premium mode.
 - Wire
 - Check

Life insurance issued by The Lincoln National Life Insurance Company, Fort Wayne, IN and Lincoln Life & Annuity Company of New York, Syracuse, NY, 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.