

# In-Good-Order Best Practices

## *Lincoln TermAccel*®

### Lincoln Life Underwriting and New Business

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*Lincoln TermAccel*® offers affordable term protection with competitive premiums and a quick, convenient, fully-electronic underwriting process. For a more streamlined and efficient experience, please consider the following best practices for your case submissions.

Please reference the [Lincoln TermAccel Agent FAQs](#) or reach out to the dedicated *TermAccel* team with any additional questions.

#### Key Benefits



- ✓ Paperless, fully electronic ticket process with automated underwriting
- ✓ Lab-free opportunity for qualifying clients
- ✓ No APS requirement for all submissions
- ✓ Dedicated, in-house *Lincoln TermAccel* Underwriting & New Business team
- ✓ Electronic policy delivery required for all cases – at no cost

#### Product Availability



- Clients Age 18-60
- Face amounts \$100,000 to \$1,000,000
- 10-, 15-, 20-, 30-year terms
- A product switch from *Lincoln LifeElements* Term, UL, IUL or VUL to *Lincoln TermAccel* is not available

#### Dedicated *TermAccel* Case Contacts



*Lincoln TermAccel* cases are supported by a dedicated team focused solely on *TermAccel*. For more efficient case processing and quicker response times, please leverage the contact information below for your case questions:

##### New Business Processing & Underwriting

Email: [TermAccelUWNB@LFG.com](mailto:TermAccelUWNB@LFG.com)

Toll-Free: (844) 815-6925

##### Click-To-Chat (Mon – Fri from 8am – 5pm ET)

Accessible from your Policy Details page in the Lincoln producer pending website

##### Tele-App Phone Interview

Email: [TermAccelTeleAppTeam@LFG.com](mailto:TermAccelTeleAppTeam@LFG.com)

Toll-Free: (844) 815-7582

##### eDelivery New User Registration [No cost]

For registration assistance, reach out to the New Business processing team

**Note:** For questions related to your core life cases, including *Lincoln LifeElements*® Level Term, UL, IUL or VUL, please reach out to your dedicated Underwriting and New Business Team.

## Determine if your client is a good candidate for *Lincoln TermAccel*

- Underwriting decisions are based on the information your clients provide during their application interview. Give your clients a copy of our [interview prep worksheet](#) to help ensure they are prepared to answer the questions asked during the interview.
- To qualify, your client must be a U.S. citizen or a green card holder.
- There are impairments which could result in a decline by our automated rules engine. Please see our [Process Overview and Client Prequalification Checklist](#) for more information.

## After Ticket Submission - Completing the Interview

- **Online Interview:** Clients can complete their interview on-demand, at the time most convenient for them.
- If selected, a link will be emailed to the client for them to complete the online interview immediately
- **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.
- Agents can schedule the phone interview for their client via this [scheduling link](#).

## Labs

- **The automated rules engine will determine if labs and vitals are required.** If your client does not qualify for the lab-free process, Lincoln will order labs and vitals for your client.
- **TermAccel is not able to utilize any exams completed outside our workflow**, including those ordered for Lincoln or other companies and lab results obtained from personal physicians. Our automated underwriting process has been integrated with our exam vendor and is not compatible with outside exam orders
- Review the [Lincoln Lab-Free Consideration](#) guide for more information

## Pending Tools

### Lincoln Producer Website

- **24/7 online access** to up-to-date case status
- Quickly **satisfy outstanding questions and/or requirements** on a case.

### eNIGO

- eNIGO can be used to **complete new forms** as well as **provide corrections** to existing forms.
- Eliminates the need for wet signatures to update forms after application submission.
- **The Replacement Form must be completed in full** if completing/correcting via eNIGO.

## Premium payments

- The remitter of premium payments must have a relationship to both the insured and the policy.
- The initial premium may be paid during the electronic policy delivery process, if not previously submitted
- Suggested payment methods are:
  - **Electronic Funds Transfer (EFT)** - Available for all modes (Monthly, Quarterly, Semi-Annually, Annually)
    - A copy of the EFT form will be included in the policy delivery packet- completion is optional
  - **Credit Card**
    - Credit or Debit Card payments are accepted for the **initial premium only**. Future premiums will be billed or drafted, depending on the premium mode.

Life insurance issued by The Lincoln National Life Insurance Company, Fort Wayne, IN 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.