

Lincoln DocuSign ePolicy Delivery


Frequently Asked Questions – updated effective August 16, 2021


Lincoln DocuSign ePolicy Delivery offers an easy, streamlined and secure online review of your policies, with electronic signing for both the agent and client. This option is available for all Lincoln life insurance products, including *MoneyGuard*® Solutions.*

Question	Answer				
Lincoln DocuSign ePolicy Delivery Subject to State and/or Agency/Firm Approval					
What are the benefits of using DocuSign ePolicy Delivery?	<p>Lincoln DocuSign ePolicy delivery is a fully electronic policy delivery process that is automatically initiated after policy issue to capture electronic signatures from the agent and client. Key benefits include:</p> <ul style="list-style-type: none"> • No cost for all Lincoln life insurance products, including Lincoln <i>MoneyGuard</i>® • No set-up, registration or account creation required • Agency can review policy for accuracy before sending to agent • Default delivery method can be set by Agency, Agent or Line of Business • Same day delivery of issued policies • Mobile compatible • Faster turnaround times 				
What are the workflow options for DocuSign ePolicy Delivery?	<p>After policy issue, Lincoln will initiate the DocuSign process for review and to capture electronic signatures. The workflow is determined by the Agency and includes an option for the case contact to review and approve the policy, prior to electronically delivery to the agent or client:</p> <table border="1" data-bbox="743 992 1936 1068" style="width: 100%; text-align: center;"> <thead> <tr> <th data-bbox="743 992 1341 1027">Workflow Option 1</th> <th data-bbox="1341 992 1936 1027">Workflow Option 2</th> </tr> </thead> <tbody> <tr> <td data-bbox="743 1027 1341 1068">Lincoln → Agency → Agent → Client → Lincoln</td> <td data-bbox="1341 1027 1936 1068">Lincoln → Agent → Client → Lincoln</td> </tr> </tbody> </table> <p>Notify your dedicated Underwriting & New Business team of the workflow option for your business.</p>	Workflow Option 1	Workflow Option 2	Lincoln → Agency → Agent → Client → Lincoln	Lincoln → Agent → Client → Lincoln
Workflow Option 1	Workflow Option 2				
Lincoln → Agency → Agent → Client → Lincoln	Lincoln → Agent → Client → Lincoln				
How do I add an Agency review in the workflow?	<p>To add an Agency review option as a workflow default, contact your dedicated Lincoln New Business team:</p> <ul style="list-style-type: none"> • The workflow default can be customized by line of business: <ul style="list-style-type: none"> ○ Core Life (<i>Lincoln LifeElements</i> Term, UL, IUL, VUL) ○ <i>Lincoln TermAccel</i>® ○ Lincoln <i>MoneyGuard</i>® <p>To add an Agency review option on a case-by-case basis:</p> <ul style="list-style-type: none"> • Indicate DocuSign Agency Reviewer on a cover letter or in the email at policy submission, or • Request DocuSign Agency Reviewer from your Lincoln New Business Associate prior to policy issue <p>The Agency reviewer will automatically be set as the case contact, unless otherwise indicated with the policy submission.</p>				
Can I change the Agency reviewer, on a case-by-case basis?	<p>The Agency reviewer will automatically be set as the case contact, unless otherwise indicated with the policy submission. You may also contact your Lincoln New Business Associate prior to policy issue to change the Agency reviewer.</p>				

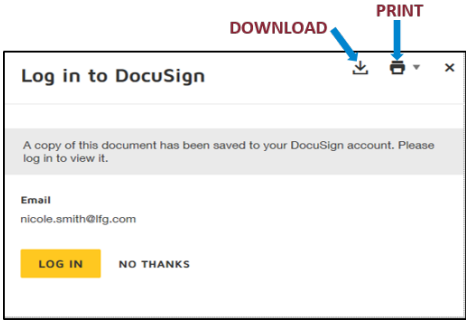
*Not available for Lincoln *MoneyGuard* in New York.

<p>How does Lincoln validate the Agency reviewer to view the case?</p>	<p>The Agency reviewer will be sent an individual link to begin the DocuSign ePolicy delivery review process. Before beginning, the reviewer must VALIDATE and authenticate their identity by providing the last 4-digits of SSN of the Primary Insured's SSN. After validation, the Agency reviewer must also consent to the electronic process to access the policy documents and review the case.</p>
<p>How does the Agency review process work?</p>	<ol style="list-style-type: none"> 1. After Lincoln issues the policy, a secure DocuSign link is emailed directly to the reviewer's email address 2. The reviewer must consent to the electronic transmission process and validate themselves by entering the last 4-digits of the primary insured's SSN 3. After validation, the reviewer will review the policy for accuracy and must take action to continue the policy delivery and electronic signing process: <ul style="list-style-type: none"> • APPROVED: Policy will be sent directly to the Agent's email address for review and signing • DECLINED: A text box will appear, and the reviewer will be prompted to provide the reason for declining the policy. The case will be sent back to Lincoln for corrections. Once the policy has been updated, the DocuSign ePolicy delivery package will be sent back to the Agency reviewer. 4. Once the agent and client have completed the signing process, Lincoln receives the signed policy for review and a secure DocuSign email will automatically generate to the Agency, Agent & Client's email address. The signed policy can be downloaded and saved from this email. <ul style="list-style-type: none"> • Note: The Agency can download an unsigned copy of the issued policy from DocuSign during the review process, or at any time from Lincoln's producer pending website or request a secure PDF copy of the policy from the New Business Associate • Optional <i>free</i> DocuSign Account: After each party completes review and/or the electronic signing process, they will have an option to create a <i>free</i> DocuSign account. Creating an account is not required, however a benefit is that a copy of the signed policy will be retained and accessible in DocuSign at a later time.
<p>If I choose DocuSign ePolicy Delivery, will this apply to ALL my policies?</p>	<p>If a default is set, it will apply to the policies within the Lincoln life insurance line(s) of business that you choose for this method. Or, you may elect DocuSign ePolicy delivery on a case-by-case basis.</p>
<p>How do I set DocuSign ePolicy delivery as the default policy delivery method for my business?</p>	<p>To set DocuSign as the default policy delivery method, contact your dedicated Lincoln New Business team. The default delivery method can be set based on the following:</p> <ul style="list-style-type: none"> • Agency Level (applies to entire downline) • Agent Level • Line of Business (Underwriting Team): <ul style="list-style-type: none"> ○ Core Life (<i>Lincoln LifeElements</i>® Level Term, UL, IUL, VUL) ○ <i>Lincoln TermAcce!</i>® ○ <i>Lincoln MoneyGuard</i>® <p>Default policy delivery is not available for Guam, Puerto Rico, Northern Mariana Islands or Virgin Islands at this time.</p>
<p>If DocuSign ePolicy delivery is not set as the default method, how do I elect this process for my clients on a case-by-case basis?</p>	<p>To select DocuSign ePolicy delivery on a case-by-case basis:</p> <ul style="list-style-type: none"> • Indicate <u>DocuSign ePolicy Delivery</u> on a cover letter at policy submission, • Indicate <u>DocuSign ePolicy Delivery</u> in the email at policy submission, or • Request <u>DocuSign ePolicy Delivery</u> as the policy delivery method from your Lincoln New Business Associate prior to policy issue <p>For <i>Lincoln MoneyGuard</i>®, you may also indicate this on the Coversheet [Form MG11672; firm variations]:</p>

Check here if your client is interested in having the policy sent via email for electronic signatures 

Email address to use for the FA's eDelivery if other than 1st Primary Case Contact noted above:
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How can I check the delivery status of my policies?	A Policy Delivery dashboard is available on the Lincoln producer pending website. All policies that have been initiated for delivery via Lincoln's DocuSign ePolicy delivery method will be shown on the dashboard. Partners can see exactly where each case is in the process and the activity history of which signor has already signed and when. Additionally, email address updates or policy change requests can be made from this view.
If my client lost or deleted the DocuSign ePolicy Delivery email, can I request a new link to be sent?	Yes, please contact your Lincoln New Business Associate.
How long will the DocuSign link remain valid for signing?	The link will be valid for 120 days.
When and how can my client expect to receive the policy?	<p>Upon completion of the signing process (all parties have completed signing), the policy is delivered securely through email to the Agency reviewer (if applicable), Agent and Client within 1 business day.</p> <p>However, each user can save or print a watermarked copy of the policy once they have completed their individual signing process.</p>
Is there an option for my client to electronically pay their initial premium through this process?	<p>Yes, if the initial premium has not been received for the policy, the client will have two options to provide payment information during the electronic policy delivery process.</p> <ol style="list-style-type: none"> 1. E-Bill Express: Visa, Discover or Mastercard credit/debit card will be accepted for the initial premium payment for Term policies only 2. Electronic Funds Transfer (EFT): The EFT Form will be provided for electronic completion during signing of the policy for all products. EFT is available for the initial premium payment and future ongoing premium payments.
Does my client have to electronically sign (eSign) the delivery package?	No. If your client chooses not to eSign the delivery package, they can print and wet sign the delivery receipt to be returned to Lincoln.
What should I do if there is something wrong with the policy when I receive it?	There will be an option to "Decline to Sign" and when selected a text box will display where the client may enter the reason they are declining to sign. This will send notice back to Lincoln that the client "declined to sign" and the reason entered.
Is there a charge to use the ePolicy Delivery service?	<p>No. Lincoln's DocuSign ePolicy Delivery service is available to all Partners at no additional charge.</p> <p>NOTE: If you are already an iPipeline subscriber, you may continue to access ePolicy Delivery through iPipeline's DocFast. There is no change to this process.</p>
Do I have to create a DocuSign account?	No. Electronic signatures are captured through DocuSign, and there is no registration or account creation required. Creating a FREE DocuSign account is <i>optional</i> at the end of the signing process. While creating a free account is not required, a benefit is that a copy of the signed policy will be retained and accessible in DocuSign at a later time.
If I don't have to create an account, how does Lincoln validate the process?	<p>Each party will be sent an individual link to begin the DocuSign ePolicy Delivery process. All parties must VALIDATE and authenticate their identity before beginning the signing process.</p> <p>Agency Reviewer Validation Method: Last 4-digits of Primary Insured's SSN Agent Validation Method: Last 4-digits of agent's SSN Client Validation Method(s): Text PIN or Voice PIN, depending on phone number type provided on application</p> <p>After validation, all signing parties must also consent to the electronic process to access the policy documents.</p>

<p>Even though it's not required, if my client chooses to create a DocuSign account, what are the advantages?</p>	<p>If the client creates an account, the benefit is the ability to log back into DocuSign at any time and view their documents. Since they can access and view the documents within DocuSign at any time, this would eliminate the need to print or download the documents.</p>
<p>What if my client does not want to create an account and they do not have a printer?</p>	<p>After the client electronically signs the policy, they will have three options to view their policy. If they choose not to create an account or they don't have a printer, they can download a PDF of the policy.</p>
<p>Options to view Policy</p> <ol style="list-style-type: none"> 1. Log-in to DocuSign 2. Download a PDF 3. Print 	
<p>If I indicate DocuSign ePolicy delivery at submission and my client changes their mind, can they receive their policy contract through a different method?</p>	<p>Yes. If the client changes their mind while the policy is pending, the agent must contact their Lincoln New Business Associate <u>prior to policy issue</u> and request the change.</p>
<p>If my client is applying for more than one policy, will all policies be eDelivered together?</p>	<p>With DocuSign ePolicy Delivery, each policy will be emailed individually. Lincoln will send each policy to the email address provided by the client as soon as each policy is issued. If the client has multiple policies, they will not be sent together.</p>
<p>Who do I contact if I have issues with Lincoln DocuSign ePolicy Delivery?</p>	<p>For Technical Support, contact: Life Insurance: LincolnLifeNB@lfg.com Lincoln <i>MoneyGuard</i>: LincolnMoneyguardEdelivery@lfg.com Or, you can contact your dedicated Lincoln New Business team.</p>
<p>Do I have to be an iPipeline subscriber?</p>	<p>No. Lincoln DocuSign ePolicy Delivery is available to for all Lincoln Term, UL/SUL, IUL/SIUL, VUL/SVUL and Lincoln <i>MoneyGuard</i>® Solutions with no subscription required. (Not available for Lincoln <i>MoneyGuard</i>® in New York)</p> <p>NOTE: If you are already an iPipeline subscriber, you may continue to use iPipeline's DocFast platform for ePolicy Delivery.</p>
<p>If I am an iPipeline subscriber and have questions or issues with the DocFast eDelivery system, who do I contact?</p>	<p>iPipeline subscribers should contact iPipeline Production Support directly at: Email: support@ipipeline.com Phone: (800) 641-6557, Option 3. Monday – Friday, 8:00am – 7:00pm ET</p>

Contact your dedicated Lincoln Underwriting & New Business team with additional questions.

Not available in New York.

Lincoln *MoneyGuard*® Solutions are universal life insurance policies with long-term care (LTC) riders.

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.