



Lincoln *MoneyGuard*[®] eApp Submission Guide

Life Solutions

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Insurance products issued by:
The Lincoln National Life Insurance Company

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Financial Professional Digital Roadmap

Doing life insurance business with Lincoln from start to finish



Lincoln Producer Website

Register to access all the functionality to conduct and manage your business online



Licensing and Contracting

Ensure you are properly licensed and appointed with Lincoln



Submission

Submit a [Life eTicket](#), [Life eApp](#), or [Lincoln MoneyGuard® eApp](#)



Interview & Underwriting

Client completes the interview, and an underwriting decision is made



Pending Case Management

Utilize our pending case status tools to reduce NIGOs and turnaround times



ePolicy Delivery

Issue and deliver the policy electronically



Policy Management

Leverage our online tools to manage inforce policies — available for clients and financial professionals

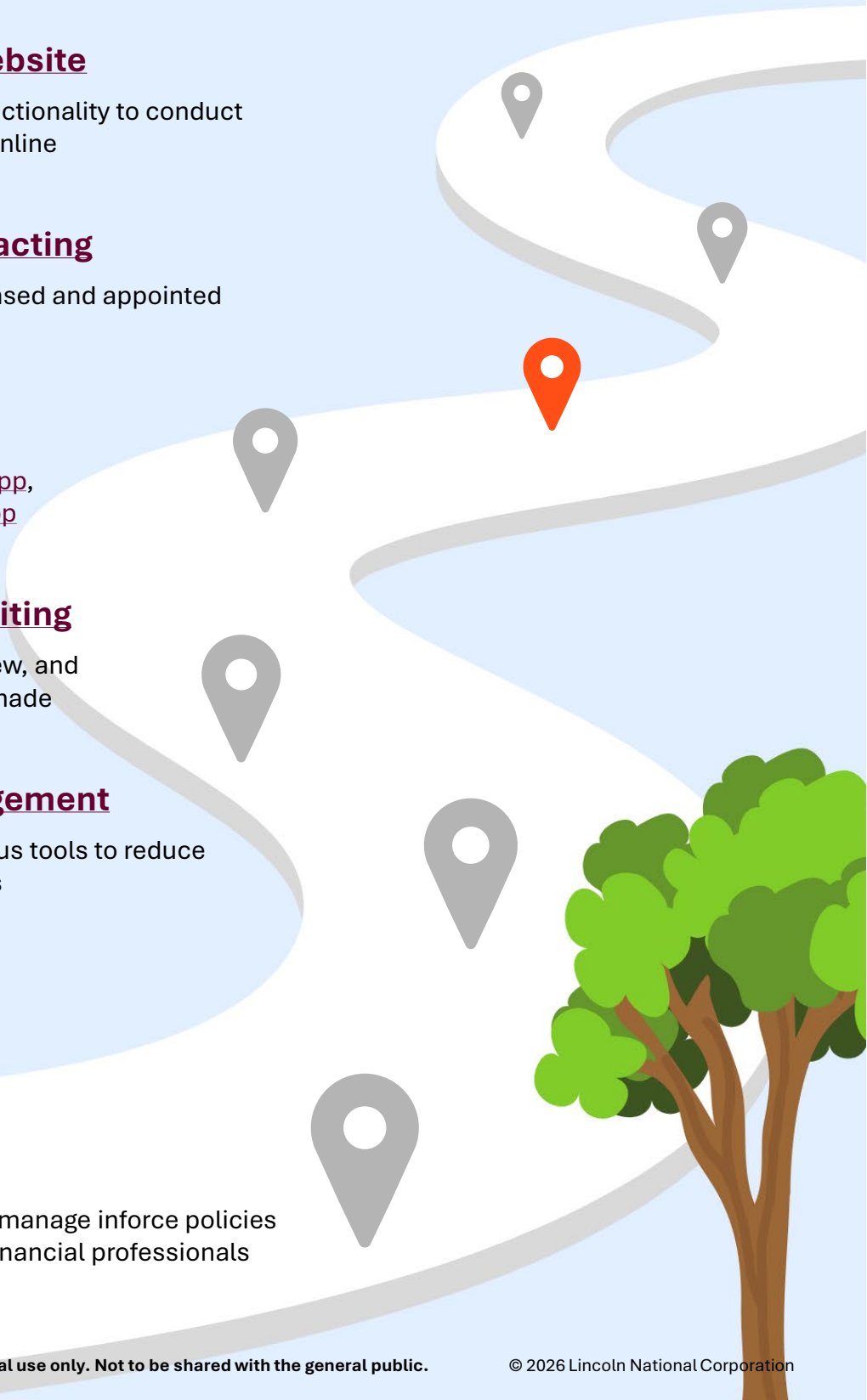


Table of Contents

For Lincoln MoneyGuard® solutions only

Electronic application (eApp) is a fully comprehensive submission method that allows Financial Professionals to **complete the full Lincoln MoneyGuard® application process up front**. Watch this 3-minute [eApp eShort Video](#) for a brief overview, or continue reading for more in-depth submission instructions prior to the client interview.



Pre-Submission Checklist (pg. 2)

Make sure you're prepared to do business with Lincoln by completing these three steps.



Underwriting Quick Quotes (pg. 3)

Get an initial, real-time estimate of coverage across a variety of conditions and risks.



eApp Submission via Lincoln's Producer Website (pg. 4)

Learn how to submit an eApp using Lincoln's in-house, end-to-end digital submission platform.

- [Important Details and Navigation Tips \(pg. 4\)](#)
- [How it Works – Submission Process \(pg. 5\)](#)
- [How it Works – DocuSign eSignature Process \(pg. 12\)](#)
- [How it Works – eSubmission Dashboard \(pg. 16\)](#)
- [FAQs \(pg. 17\)](#)



eApp Submission via iPipeline's iGO Platform (pg. 18)

Learn how to submit an eApp using iPipeline's submission platform, iGO (available for paid iPipeline subscribers only).

- [Important Details and Navigation Tips \(pg. 18\)](#)
- [How it Works – Submission Process \(pg. 19\)](#)
- [How it Works – DocuSign eSignature Process \(pg. 23\)](#)
- [How it Works – eSubmission Dashboard \(pg. 27\)](#)
- [FAQs \(pg. 28\)](#)



eApp Submission via Other Platforms (pg. 28)

Learn more about other eApp platforms available for submitting business.



DocuSign New Business Forms (pg. 29)

Understand what forms are included in the eSignature process.

- [Important Tips and Best Practices \(pg. 29\)](#)
- [Forms with No Signature Required \(pg. 29-30\)](#)
- [Forms with Signature Required \(pg. 30\)](#)
- [Forms for VUL Policies Only \(pg. 30\)](#)



General eApp Submission Process FAQs (pg. 31)

We'll answer your most frequently asked questions about the general eApp process, no matter which platform you choose.

Pre-Submission Checklist

Before you begin the eApp process, **make sure you're prepared to do business with Lincoln by completing the checklist below.**

1. Register for an Online Account

View this 3-minute [Registration eShort Video](#) for step-by-step instructions and an overview of how to use your online account.

2. Licensing and Contracting

Make sure you are properly licensed and appointed with Lincoln before soliciting an application. Check out our [Online Licensing and Contracting Guide](#) to learn more!

3. Illustrations

Illustrations can be uploaded during the eApp submission process. The information in the illustration should match the information provided in the application.

4. Pre-Submission Underwriting Considerations

Use the [Pre-Submission Underwriting Tool](#) to determine if your client meets the underwriting qualifications, is taking any auto-decline medications and meets the height and weight restrictions.



Underwriting Quick Quotes

Underwriting quick quotes are a **non-binding, tentative medical or non-medical rating** created for an anonymous client.

Important Information

- Any quick quote containing **Personally Identifiable Information (PII)** or **Protected Health Information (PHI) will not be reviewed** and will require delivery of the Lincoln Financial Privacy Practices Notice to the client.
- For long-term care products and riders, Lincoln will send the client the **Lincoln Financial Privacy Notice for Protected Health Information** per HIPAA regulations, regardless of PII/PHI disclosure.

How it Works

1. Email Your Dedicated Underwriting Team

- a. Email a summary of the anonymous client information to the quick quote email address assigned to your dedicated Underwriting team. **Do not include attachments that contain PII or PHI.**
- b. Your requests will be processed within two business days. Quick quote responses will be sent from a shared team email box, not directly from an underwriter.



Email Request Best Practices

Use the following as a guide to determine what to include in a quick quote email request to Lincoln:

Dos

- ✓ Gender
- ✓ Age or date of birth
- ✓ Height
- ✓ Weight
- ✓ Known medical impairments
- ✓ Information on non-medical risks, e.g., aviation or avocation details
- ✓ Desired face amount and product

Don'ts

DO NOT INCLUDE ANY PII, including but not limited to:

- × Name, including first name/last initial or first initial/last name
- × Full or partial Social Security Number
- × Resident state or address
- × Telephone number
- × Driver's license number, state ID number, passport or government-issued ID number
- × Secure Account login information such as email and password
- × Medical records
- × Attachments containing PII

eApp Submission via Lincoln's Producer Website

Submitting an eApp via Lincoln's Producer Website allows users to start an application, collect signatures, track applications, manage outstanding requirements, and close cases — *all in one place!*

Important Information

- **General:**
 - **IMPORTANT: Please ensure all information is input correctly, as it will be used throughout the New Business process**
 - A client interview is required (*online or phone; online is the default method*)
 - You can save your progress and come back to complete later
 - All questions are required unless marked optional
 - Data is *automatically* saved when the user advances to the next page
 - *MoneyGuard®* eApp is only available in English
 - After 40 minutes of inactivity, you will be logged out
- **Product Eligibility:**
 - *This guide is specific to Lincoln MoneyGuard® eApp submissions*
 - *Not available for MoneyGuard II in California*

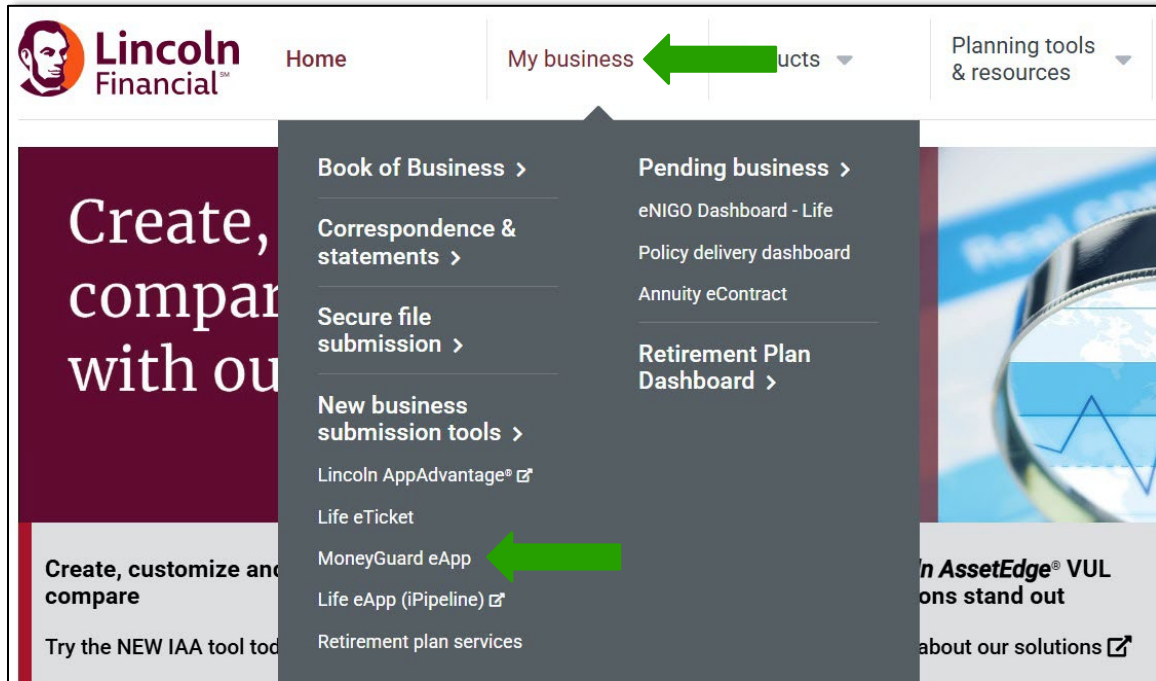
Submission Navigation Tips

1. Helpful information banners at the top of each page
2. Color-coded sections by status:
 - a. **Green** = complete
 - b. **Orange** = need additional action
 - c. **Grey** = not yet been reviewed
3. In-line instructions that will let the user know if they are missing data or provided incorrect data
4. Ability to return to the [eSubmission Dashboard](#) at any time
5. Instructions for how to get help with a question or with the platform
6. Red warning for incorrect data

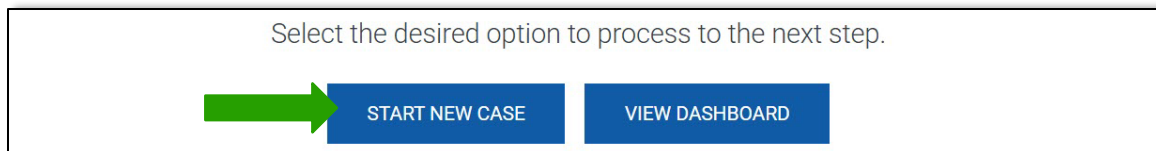
The screenshot shows the Lincoln eSubmission Portal interface. It includes a top banner with a welcome message and instructions (1). Below the banner are two informational messages: one stating that all questions are required unless marked optional (2), and another with a 'Dashboard' link (4). The main content area is divided into 'SECTIONS' and 'APPLICATION' tabs. The 'SECTIONS' list includes 'Case Information', 'Attestation', 'Primary insured information' (highlighted in orange), 'Coverage information', 'Riders information', 'Temporary life insurance agreement', 'Existing Insurance', and 'Agent Information' (2). The 'APPLICATION' section shows 'Riders Information' with a question 'Does coverage applied for include' and three options: 'Accelerated Benefit Rider', 'Children's Term Insurance Rider', and 'Waiver of Premium'. At the bottom of this section are 'BACK', 'NEXT', and 'SAVE & EXIT' buttons (5). Below the main content are two examples of the 'Insured Email Address' field. The first shows a valid input 'Valuedclient' with a green checkmark (3). The second shows an invalid input 'Valuedclient' with a red warning triangle and the message 'Please enter a valid insured email address.' (6).

How it Works – Lincoln MoneyGuard eApp Submission Process

1. First, [log in](#) or [register for a Lincoln online account](#).
2. Once logged in, select **“My Business,”** from the drop-down menu, then **“MoneyGuard eApp.”**



3. Scroll down to the bottom of the landing page and click **“Start New Case.”**



4. To begin, fill out the **basic case information** at the top.

The screenshot shows the 'Case Information' form. The 'Proposed Insured Information' section is visible, with the 'First Name' field highlighted by a green arrow. The form includes fields for 'First Name' (containing 'Valued'), 'Middle Name (optional)', 'Last Name' (containing 'Client'), 'Suffix (optional)', 'Date of Birth' (containing '01/01/1985'), and 'Age' (containing '41'). There are also radio buttons for 'Sex' with 'Male' selected.

5. Select the **state** and **product type** from the drop-down list and click **“Find Available Products.”** Select the product name, then click the blue **“Continue”** button to proceed.

6. **Policy Information Section:** Please refer to the Projection of Values New Business Data page to complete the required information.
7. **Proposed Insured and Owner Information Sections:** Complete the required information. Be sure to use the email address your client will use for eSignature and select the preferred method of verification (phone call or text message).
8. **Primary and Contingent Beneficiary Sections:** Complete the required information.
9. **Premium & Billing Information Section:**
 - a. **Premium Mode:** If Electronic Funds Transfer (EFT) is chosen for the premium payment, you will be prompted to add the client’s EFT information at this time (*please have the account holder/payor email address, phone number and bank account information ready*).
10. **Existing Insurance, Protection Against Unintended Lapse and Temporary Life Insurance (TIA), and LTC Replacement Sections:** Answer all Yes/No questions listed.
11. **LTC Suitability:** Answer the dropdown questions listed regarding financial information or check the “My client elects to not disclose financial information as part of this application” box to bypass.

- a. Complete the **Client Acknowledgement** and other applicable check boxes before continuing.

Client Acknowledgement

The answers provided to the questions above describe my financial situation.

I choose not to complete this information

I agree that the Company and/or its Agent (below) has reviewed this worksheet with me including the monthly rider charges, long-term care rider charge increase history and potential for long-term care rider charge increases in the future. I understand the information contained in this worksheet.

Only check this box if applicable

My agent has advised me that this policy does not seem to be suitable for me. However, I still want the Company to consider my application.

I have explained to the Applicant the importance of answering these questions.

12. **Illustration Information & Attachments Section:** Answer the Sales Illustration Acknowledgement and attach the illustration or any additional documents.

<ul style="list-style-type: none"> Case Information Policy Information Proposed Insured Information Owner Information Primary Beneficiary Information Contingent Beneficiary Information Premium & Billing Information Existing & Pending Insurance Information Protection Against Unintended Lapse Temporary Life Insurance Agreement LTC Replacement LTC Suitability Illustration Information & Attachments Agent Information Agent Report Summary Information Validate and Lock 	<h3 style="margin: 0;">Illustration Information & Attachments</h3> <hr/> <p>Sales illustration acknowledgement</p> <p>I certify that:</p> <p>If you have previously created an illustration that matches the application applied for - you do not have to answer the questions below - please be sure to attach the illustration. Otherwise, please answer one of the following questions.</p> <p><input type="radio"/> No printed illustration was used during this sale</p> <p><input type="radio"/> A printed illustration was used but does not match the application</p> <hr/> <p>Additional attachments</p> <div style="background-color: #e0f2f1; padding: 5px; border: 1px solid #ccc; margin-bottom: 10px;"> <p>i Please do not use special characters in the file names that you are attaching to this application.</p> </div> <p>PRIMARY</p> <p><input type="checkbox"/> Attach illustration/quote</p> <hr/> <p>SECONDARY</p> <p><input type="checkbox"/> Attach firm form</p> <p><input type="checkbox"/> Attach firm form</p> <p><input type="checkbox"/> Attach firm form</p> <p><input type="checkbox"/> Attach cover letter</p> <p><input type="checkbox"/> Attach miscellaneous form</p>
--	--

13. **Agent Information Section:** Next, you'll input the required agent information and click the blue **"Search"** button to search for the agent's firm.

- a. Select the **firm** you would like the business placed with and commissions paid.
- b. Click **"Validate License and Appointment"** at the bottom of the screen.
 - i. If no firms are listed in the drop-down or if the correct firm is not listed, select **"other"** and manually enter the firm name and any other required information on the screen. If manually entered, our Producer Solutions team will verify the appointment and make additional outreach as needed.
 - ii. If there are **multiple agents**, each agent will go through validation when the "Next" button is selected.

14. **Agent Report Section:** Use this section to clarify your relationship with the Proposed Insured.

- a. At this time, enter your **Case Manager's email address (your back-office or broker/ dealer)** to receive status and follow-up information, if applicable.

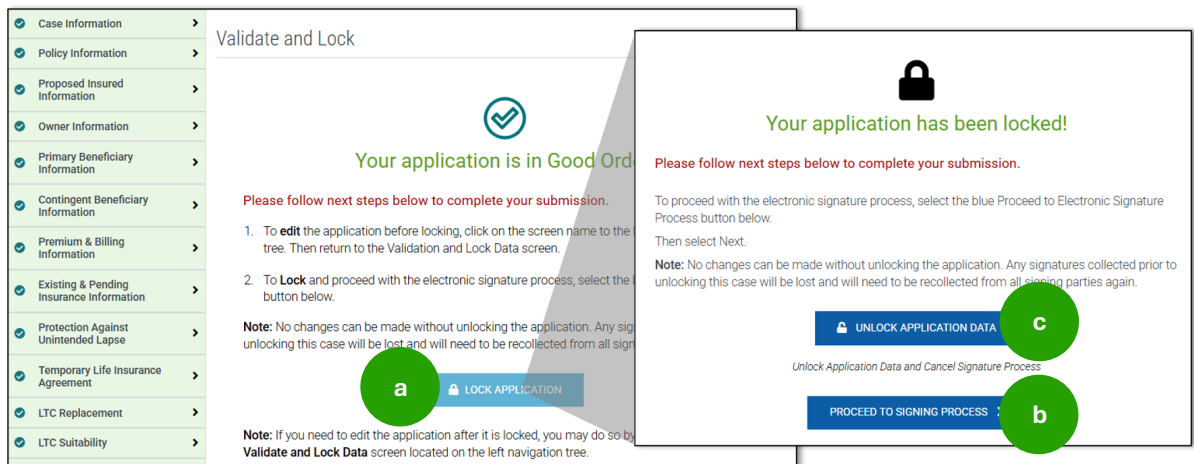
- b. Complete the **Agent Certification** and confirm you have reviewed and understand Lincoln's position regarding **marijuana-related businesses**.

15. Review the **Coverage Summary** page.

- a. **IMPORTANT:** Double-check your answers, as the DocuSign electronic signing process will use some of this information as dual-factor security points for signers to access the application for signatures.

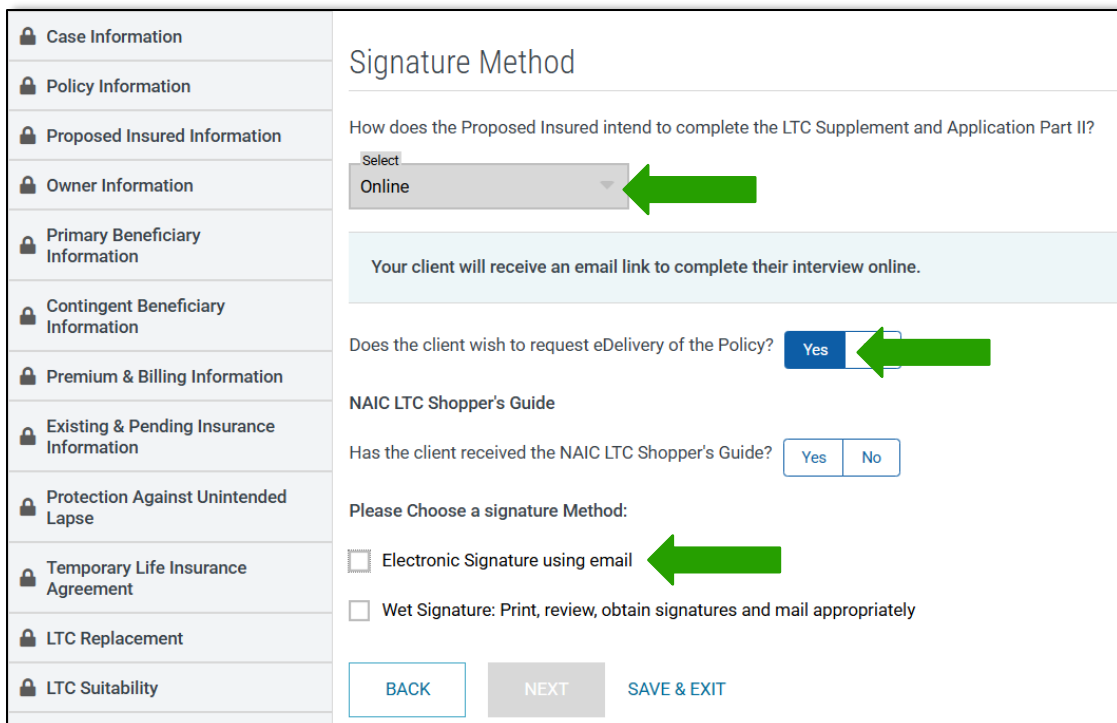
16. Once the information is in-good-order and all the right-side tabs are green, you can now

- a. **Validate and Lock** the application and
- b. Proceed to the **electronic signing process**.
- c. **Unlocking** the application will cancel all previously collected signatures and require you to restart the signature process.



17. **Signature Method Section:**

- a. Online interviews are the default for clients aged 60 and under. To continue the fully electronic application experience, please elect **eDelivery of the Policy** and **Electronic Signature**.



- b. Select the preferred electronic signature method: **Remote using 4-digit SSN/PIN** (when the signer is not located with the agent) or **In-Person** (when the signer is present with the agent), as well as **the state the policy will be signed in**.

Please specify the signature location of all signing parties.

Valued Client - Insured Owner

In-Person Remote using 4-digit SSN/PIN ←


↓

i No policy activity, including the signing of forms, can be done in the state of NY at this time.

18. **eSignature Instructions Section:** Read all electronic signing instructions and confirm the Financial Professional’s email address where all eSignature notifications will be sent.

<ul style="list-style-type: none"> Case Information Policy Information Proposed Insured Information Owner Information Primary Beneficiary Information Contingent Beneficiary Information Premium & Billing Information Existing & Pending Insurance Information Protection Against Unintended Lapse Temporary Life Insurance Agreement LTC Replacement LTC Suitability Illustration Information & Attachments Agent Information 	<h3>eSignature Instructions</h3> <p>eSignature emails will be sent to the signing parties below:</p> <p>Valued Client Insured Owner</p> <p>The eSignature process requires each eSigner to review the application online and agree to the series of disclosure and disclaimer statements, insert the city, where he/she is located and apply this as his/her signature.</p> <p>Upon careful review of all information, each eSigner will be instructed to click a of "I Agree" statements.</p> <p>This will serve as his/her electronic signature. A secure process has been put in place to ensure his/her personal information and the signature process is confidential and secure.</p> <div style="border: 1px solid #ccc; padding: 5px; margin-top: 10px;"> <p>Agent eSignature Information</p> <p>Valued Agent, please enter the last 4 digits of your SSN below that you, as the agent, will use to sign in to your agent signature process once all other parties have esigned. The phone number will be used to send pin code via text or automated voice call.</p> <p>Last 4 of Agent's SSN <input type="text" value="XXXX"/></p> <p>Please also enter and confirm your Email address where all eSignature notifications will be sent.</p> <p>Email Address <input type="text" value="Valued.Agent@gmail.com"/> Confirm Email Address <input type="text" value="Valued.Agent@gmail.com"/> ←</p> </div>
---	---

19. By pressing “Next,” the application will be processed (this may take a few minutes), and an **email with electronic signature instructions is automatically sent to each signer**, starting with the client.



30%

We're currently processing your request.

Once the process is completed an email will be sent to the signers. The agent will be notified when it's their turn to complete the signing process.

Please do not close this window or click the back button until the process is completed or the case has been submitted.

20. Review and Send Email Section:

- a. The **"Send Emails"** option will be enabled when a signer declines to sign, or the agent cancels the packet. When the "Send Email" option is selected, a new email with electric signature instructions will be sent to each signer. The agent email will be sent when all additional signers complete the signing process.
- b. The **Packet Submission History** section allows you to track when forms were submitted and completed by each signer. You can resend an email or cancel a packet from here.

SIGNERS INFORMATION Refresh

NAME	ROLE	PHONE	EMAIL	ESIGN METHOD	STATUS
Valued Client	Insured Owner	(XXX) XXX-XXXX	Valued.Client@gmail.com	Remote	Email Not Sent
Valued Agent	Agent	(XXX) XXX-XXXX	Valued.Agent@gmail.com	Remote	Email Not Sent

[SEND EMAILS](#) **a**

PACKET SUBMISSION HISTORY

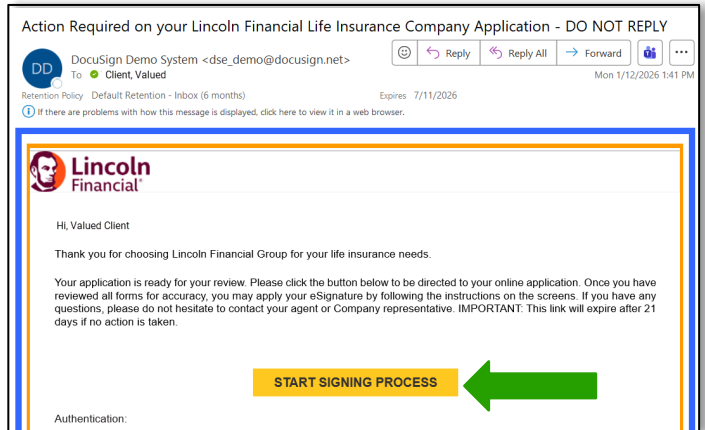
The packet submission history section allows you to track when forms were submitted and completed by each signer. You can resend an email or cancel a packet.

[+ Packet Details \(01/12/2026 01:41 PM\)](#) **b**

How it Works – DocuSign eSignature Process

The final step before submitting the eApp to Lincoln is the DocuSign eSignature process. The agent will sign last, once all other parties have signed.

21. First, the client will receive an email from **DSE@esignature.lfg.com** with the subject line, **“Action Required on your Lincoln Financial Life Insurance Company Application.”**
22. The client will select the yellow **“Start Signing Process”** button in the email to begin.
23. The client will then be directed to the **Welcome page**. They will input the last four digits of their Social Security Number and click **“Continue”** to begin the signing process.



24. Next, the client will need to **check the checkbox to consent to electronic transmissions** and click the **“I Agree”** button to continue.

- a. If the user selects the **“I Decline”** button, the process is canceled for all signing parties, the case is locked, and the agent is notified via email that the client has declined the eSignature process.

25. After selecting the **“I Agree”** button on the Terms of Use and Consent page, DocuSign will perform a two-factor authentication to verify the client’s identity. Select the **“Send Now”** button to confirm via text message or click **“Get a Call Instead”** to do so via an automated phone call.

26. The client will **input the code** they receive and click **“Confirm Code.”**

Enter your code

We sent a code to
(...) ... - XXXX

Verification Code *

Resend Code

Back Confirm Code

27. The client is then taken into DocuSign to agree to their terms of use. **Check the checkbox** and select the **“CONTINUE”** button to begin review and signing.

Lincoln Financial

Please read the Electronic Record and Signature Disclosure.

I agree to use electronic records and signatures.*

Change Language - English (US) Other Options Continue

28. The user will click the yellow **“Start”** button in the top left side to begin. Click the **“Sign”** button to choose an electronic signature (select a style or draw their own) and click **“Adopt and Sign.”**

Adopt Your Signature

Confirm your name, initials, and signature.

Full Name* Valued Client Initials* VC

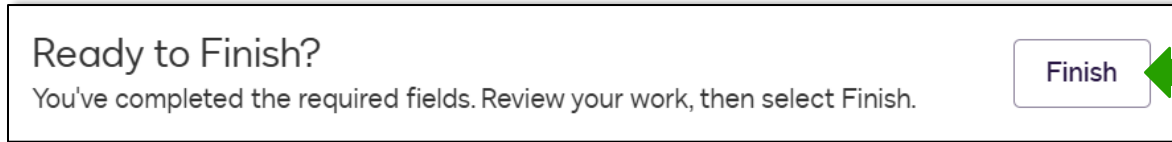
SELECT STYLE DRAW UPLOAD

PREVIEW

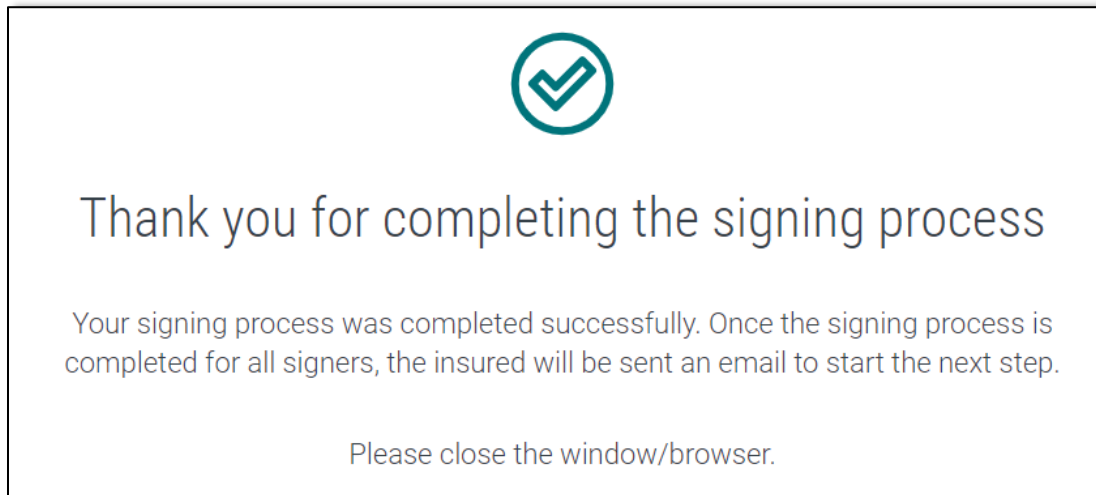
DocuSigned by: Valued Client DS C1A112B372914D8...

ADOPT AND SIGN

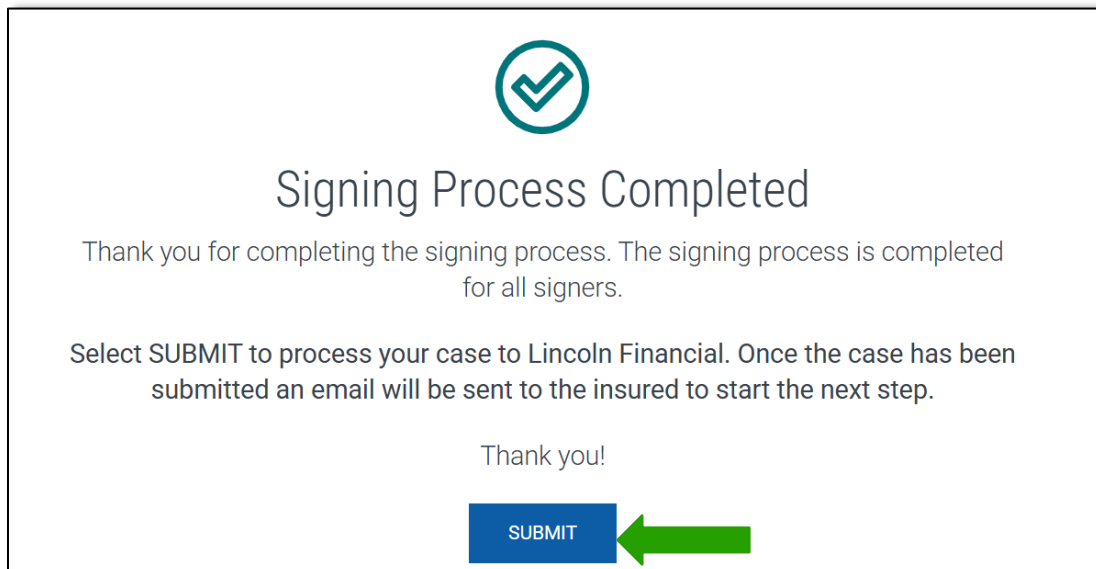
- a. DocuSign will automatically scroll to each location a signature is required. The client can also manually scroll through each form, if they desire. To see a list of all forms included, visit the [DocuSign Forms](#) section of this guide.
29. Once the client has signed all required fields, they will click the “**Finish**” button to proceed with submitting the application to the agent for signing.



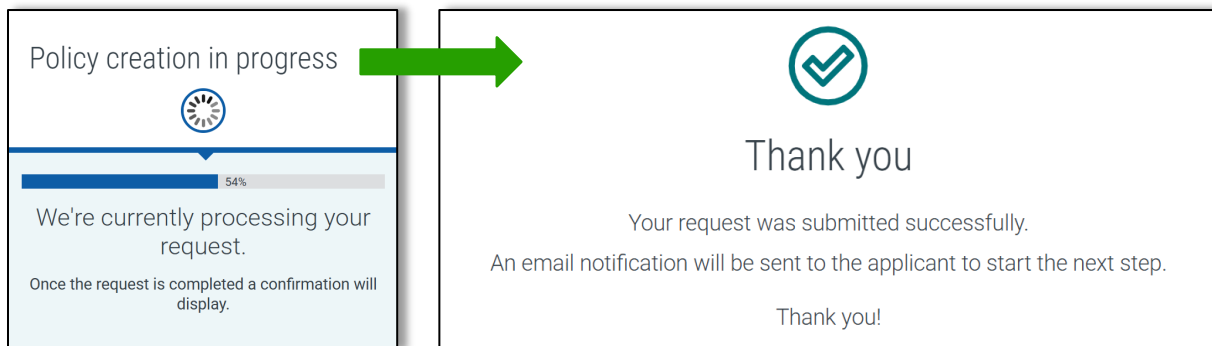
30. A **confirmation screen** will appear, letting the client know they have completed the signing process.



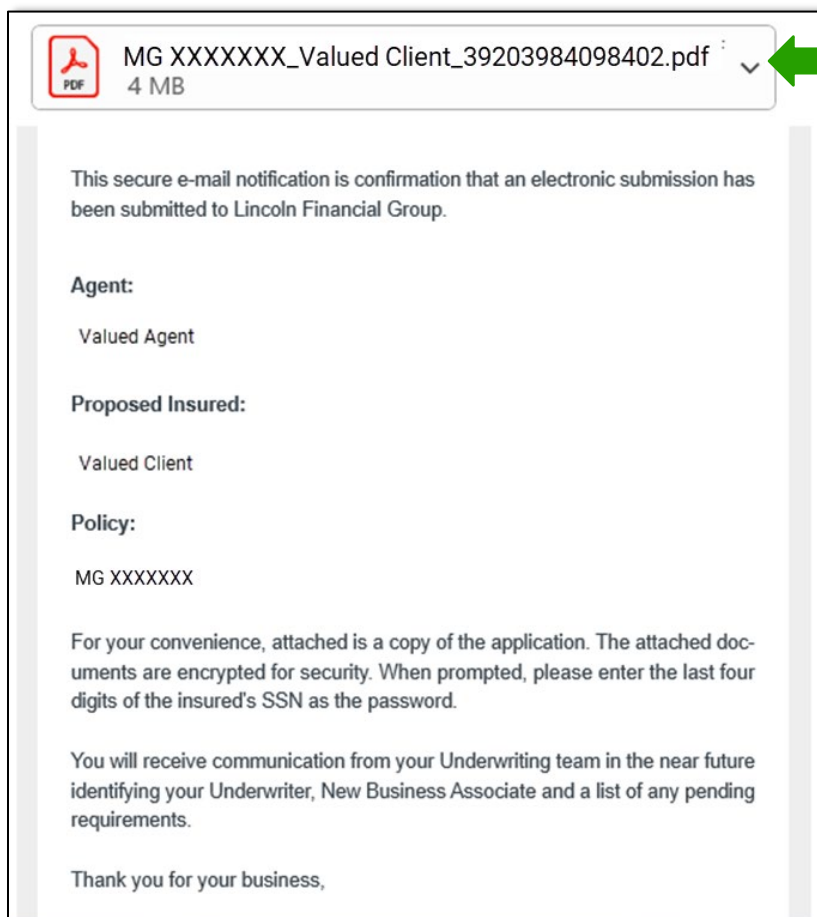
31. Next, the application **goes to the Financial Professional** to apply their own signature following the same eSignature process as the client ([follow steps 22 – 30](#)).
32. After the Financial Professional clicks the “Finish” button to complete the eSignature process, they will be prompted to **Submit** the case to Lincoln for processing.



33. Once the Submit button is clicked, the request will be **processed by Lincoln**, and a **submission confirmation** screen will appear.
34. Now that you've officially submitted your eApp, a policy number will be assigned, the Client Interview process will be initiated, and the case can be viewed in the [Pending Case Status Tools](#) on the Lincoln Producer Website.

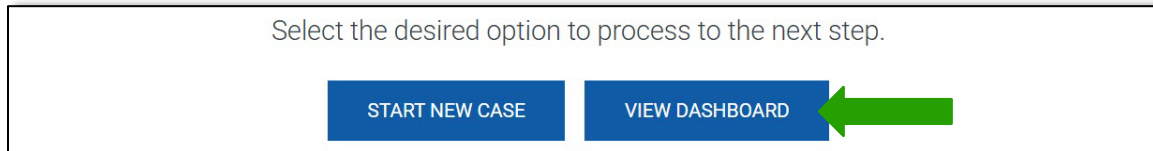


35. This completes the eApp submission process. **A confirmation email with the application attached will be sent to the Financial Professional** (with the Case Manager CC'd). *Note: The client will not receive a PDF copy of the application.*

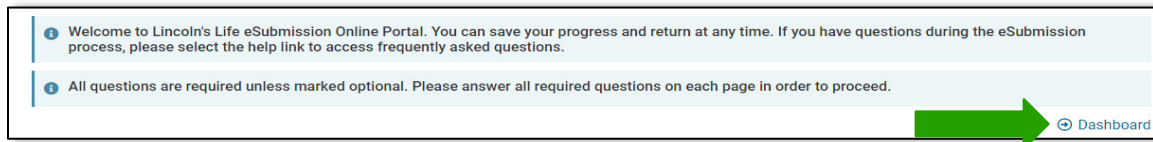


How it Works – Lincoln eSubmission Dashboard

1. There are two ways to access the dashboard. The first option is to [log in](#) or [register for a Lincoln online account](#).
2. Once logged in, select **“My Business,”** from the drop-down menu, then **“MoneyGuard eApp.”**
3. Scroll down to the bottom of the landing page and click **“View Dashboard.”**



4. Financial Professionals may also access the dashboard at any time during the submission process by clicking the **“Dashboard”** link at the top.



5. The interactive dashboard allows Financial Professionals to:
 - a. **Search** a client’s name to view the case
 - b. Quickly view cases with **action required**
 - c. View **status** and **details** of a case (including e-Signer Status and general Activity History)
 - d. Easy access to **start a new case**

Welcome, Financial Professional

eSubmission dashboard

The eSubmission dashboard includes a list of all cases that are currently in progress or completed. You can access specific case information by selecting the client's name. You can perform specific case actions by selecting the check box next to the case.

a Search by lastname SEARCH Clear

b Action required: 1706 incomplete cases are leaving soon.

Number of records matching criteria (2392) Records per page: 10

0 selected - available actions: OPEN | DUPLICATE | DELETE

	INSURED	STATUS	PRODUCT TYPE	LAST ACTIVITY DATE	DETAILS	POLICY NUMBER
<input type="checkbox"/>	Client, Valued MoneyGuard 1	Application e-Submitted	Lincoln MoneyGuard Market Advantage (Full Application)	07/19/2024	VIEW	MGV1013222
<input type="checkbox"/>	Client, Valued MoneyGuard 2	Started	Lincoln MoneyGuard Market Advantage (Full Application)			

d NEW CASE

c Case Details

Insured Name: Valued Client Insured State: CO - Colorado Insured Age: 41 years
 Insured Date of Birth: 1/1/1985 Address: 123 ABC St. Product Name: Lincoln MoneyGuard Fixed Advantage 2025 (Full Application)
 Insured Email: Valued.Client@gmail.com Face Amount: \$500,000.00
 Phone Number: (XXX) XXX-XXXX

e-Signer Status (2)

NAME	ROLE	PHONE	EMAIL	STATUS	ESIGN METHOD
Valued Client	Insured Owner	(XXX) XXX-XXXX	Valued.Client@gmail.com	Completed	Remove
Valued Agent	Agent	(XXX) XXX-XXXX	Valued.Agent@gmail.com	Completed	Remove

Activity history (10)

DATE / TIME	ACTIVITY
07/24/2025 02:44 PM	Case submitted
07/22/2025 03:05 PM	Envelope completed

Frequently Asked Questions – Lincoln’s Producer Website

Question	Answer
1. Do I need to create a new ID and login to submit an eApp via Lincoln’s Producer Website?	No. If you already have a Lincoln Producer Website login, you’ll use that to login and submit an eApp.
2. I am a Lincoln Producer Website user. If I have any issues with eApp submission, who do I contact?	Please contact your Lincoln sales representative.
3. When does the electronic signature link in the DocuSign email expire?	The link will expire after 21 days if no action is taken.
4. Can delegate users complete the eSubmission process?	Yes, delegate users can enter in information on behalf of the Financial Professional. The only part of the process they cannot complete is the sending of the electronic signature emails.
5. Once I begin the eApp process, is there a place where can I check the status?	Yes. Lincoln’s interactive eSubmission Dashboard allows Financial Professionals to quickly view the status and details of a case <i>(including the eSignature status for each signer and general activity history)</i> .

eApp Submission via iPipeline's iGO Platform

iPipeline offers another eApp submission platform for Financial Professionals. This experience is only available to iPipeline subscribers.

Important Information

- **General:**
 - **IMPORTANT: Only active iPipeline customers can access iPipeline's iGO platform.**
 - For questions regarding New Business or Case Access, please contact your BGA, Agency or back-office.
 - iGO eApp cases **cannot be seen by Lincoln employees and will not show up in the Lincoln Pending Tools** until they have been officially signed and submitted to Lincoln.
- **Product Eligibility:**
 - *This guide is specific to Lincoln MoneyGuard® eApp submissions*
 - *Not available for MoneyGuard II in California*

Submission Navigation Tips

1. Each section is [hyperlinked](#) on the left side of the page, offering flexibility to move back and forth.
2. A **green checkmark** will be displayed to indicate the page has been successfully completed and considered in good order.
3. A **red question mark** will be displayed to indicate the page is not in good order and additional information is required.
4. A **red warning sign** will display for incorrect or missing required data.
5. Questions highlighted in yellow are required. If the user skips an answer, the application will not be in good order and will not be eligible for submission.
6. The "View Forms" button at the top will generate all forms completed thus far in the process
7. Data is automatically saved when the user advances to the next page.

The screenshot displays the iPipeline iGO platform interface for an eApp submission. The top navigation bar includes 'Client, Valued', 'Lincoln National Life Insurance Company', 'MoneyGuard Fixed Advantage 2025', and buttons for 'Save', 'View Forms', and 'Case Actions'. The main content area is divided into 'Case Information' and 'Application' tabs. The 'Application' tab is active, showing the 'Agent Information' form. The form includes fields for 'FA/Lic.Rep First Name', 'FA/Lic.Rep Last Name', 'SSN', 'Agent Number (Flex Code)', 'Primary Agent's Email Address', and 'Agent's Phone number'. The 'Insured Information' section on the left has three items: 'Temporary Life Insuranc...' (marked with a red question mark), 'Existing Insurance' (marked with a green checkmark), and 'Agent Information' (marked with a red question mark). A red warning sign is visible in the bottom right corner of the form, indicating an error in the 'Insured Email Address' field. The error message reads: 'Please enter a valid insured email address.' The form is annotated with green circles and arrows: 1 points to the 'Insured Information' section, 2 points to the 'Existing Insurance' item, 3 points to the 'Agent Information' item, 4 points to the red warning sign, 5 points to the 'Primary Agent's Email Address' field, and 6 points to the 'View Forms' button.

How it Works – iPipeline MoneyGuard eApp Submission Process

1. First, [log in](#) or [register for a iPipeline online account](#).
2. Once in the platform, select “**Start New Case**” to start a new eApp.



3. To begin, fill out the **basic case information** for the proposed insured at the top.
4. Next, select a **Contract State** and **Product Type** from the drop-down lists, and click “**Find Available Products**.” Click “**Select**” next to the actual product name.

Carrier and Product		
State:	Product Type	
Colorado	MoneyGuard	Find Available Products
Product		
Carrier	Product	iGO
	MoneyGuard Fixed Advantage 2025	Select e-Sign

5. **Insured Information Section:** Complete the required information in the yellow fields. Be sure to use the correct email address for eSignature.
6. **Primary and Contingent Beneficiary Sections:** Complete the required information by using the “Click here to add...” button.

Do you want Primary Beneficiary share divided equally?

Yes No

Name	Relationship to Insured	%Share/Divide Equally	
Adoptive Brother	Adoptive Brother	100	Edit
Click here to add...			

Would you like to designate a Contingent Beneficiary?

Yes No

Special Instructions:

7. **Premium and Billing Information Section:**
 - a. **Premium Mode:** If Electronic Funds Transfer (EFT) is chosen for the premium payment, you will be prompted to add the client’s EFT information on the next screen (*please have the account holder/payor email address, phone number and bank account information ready*).
8. **Protection Against Unintended Lapse, Temporary Life Insurance (TIA), Existing/Pending Insurance and LTC – Existing/Pending Insurance Sections:** Answer all Yes/No questions listed.

9. **LTC Suitability:** Answer the dropdown questions listed regarding financial information or check the “My client elects to not disclose financial information as part of this application” box to bypass.

- a. Complete the **Client and Agent Acknowledgement** before continuing.

10. **Illustration Compliance Section:** Answer the Sales Illustration Acknowledgement.

11. **Additional Section:** Use this section to attach the illustration or any additional documents. Note: An illustration is required to be uploaded before the application can be locked and sent for signatures.

12. Agent Information Section:

- a. Next, you'll input the required agent information and click the grey **"Search for Firms"** button to search for the agent's firm.

Agent Information

FA/Lic.Rep First Name: Valued

FA/Lic.Rep Last Name: Agent

SSN: *****

Search for Firms

- b. If the Financial Professional is recognized and appointed, all firms they are affiliated with will appear in the **"Name of Firm"** drop-down list. Select which firm you would like the business placed and commissions paid.
 - i. If no firms are listed in the drop-down or if the correct firm is not listed, select **"Other"** and manually enter the firm name and any other required information on the screen. If manually entered, Producer Solutions will verify the appointment and make additional outreach as needed.
- c. If there are multiple agents listed on the submission, select **"Yes"** to the question **"Will there be more than one Agent?"** and fill in the additional fields.
- d. Fill out the **Agent Information** section completely to ensure the **proper payment of commissions**.

13. Agent Report Section: Use this section to clarify your relationship with the Proposed Insured.

- a. At this time, enter your **Case Manager's email address (your back-office or broker/ dealer)** to receive status and follow-up information, if applicable.
- b. In addition, complete the **Agent Certification** and confirm you have reviewed and understand Lincoln's position regarding **marijuana-related businesses**.

i The Case Manager Email address provided below will receive case statuses, follow-up information and notification indicating the electronic policy is ready for client delivery. This email address will be the main point of contact. If applicable, this would be your back-office or broker/dealer.

a Case Manager Email

Case Manager First Name Case Manager Last Name

Case Manager Phone Number

b Agent Certification

I declare I have not been involved in any recommendation regarding the possible sale or assignment of this policy to a life settlement, viatical or other secondary market provide.

Yes No

I declare, to the best of my knowledge, that this policy is not being funded via non-recourse premium financing and is not being paid for with funds from any person or entity whose only interest in the policy is the potential for earnings based on the provision of funding for the policy.

Yes No

I have reviewed and I understand Lincoln Financial Group's Position Regarding Marijuana-Related Businesses as published in form GB10877

14. Once all information is IGO/in-good-order and all applicable documents have been uploaded, click the **“Lock Application and Proceed to Electronic Signature Process”** button. Click **“Next”** to proceed.

15. **Signature Method Section:**

- a. **Online interview** is default for ages 60 and under.
- b. To continue with the electronic application process, **check the eDelivery box.**

- c. Select the preferred electronic signature method:
 - i. **Electronic Signature using email**
 - (1) **Remote using texted PIN** (use if cell phone number is available – client will use a randomly generated 6-digit pin)
 - (2) **Remote using 4-digit SSN/PIN** (use if cell phone is not available – client will use the last 4 digits of their Social Security Number)
 - ii. **Wet Signature: Print, review, obtain signatures and mail appropriately**
- d. Select which **city and state** the policy will be signed in.

16. **eSignature Instructions Section:**

- a. If eSignature is selected, fill out the **Agent eSignature Information** section, including your Social Security Number and email address.

17. **Electronic Signatures Section:**

- a. After all required information is entered, select the **“Click here to send Emails or send Emails/text PIN codes”** button to send an email message with electronic signature instructions to each signer.
- b. If you use the text PIN method, verify the client’s cell phone number and email address before clicking the button.
- c. Click the link above to see what the eSignature invitation email looks like.

[Click here to view eSignature invitation](#)

Valued Client - Proposed Insured

Cell Phone Number	Email Address	Status
(XXX) XXX-XXXX	Valued.Client@gmail.com	Email/PIN not sent

[Click here to send Emails or send Emails/text PIN codes](#)

18. A **confirmation screen** will appear letting the user know that the emails and/or PINs were successfully sent to the client.

eSignature Process - Emails or Emails/PINs Sent

All required Emails or Emails/PINs have been sent.

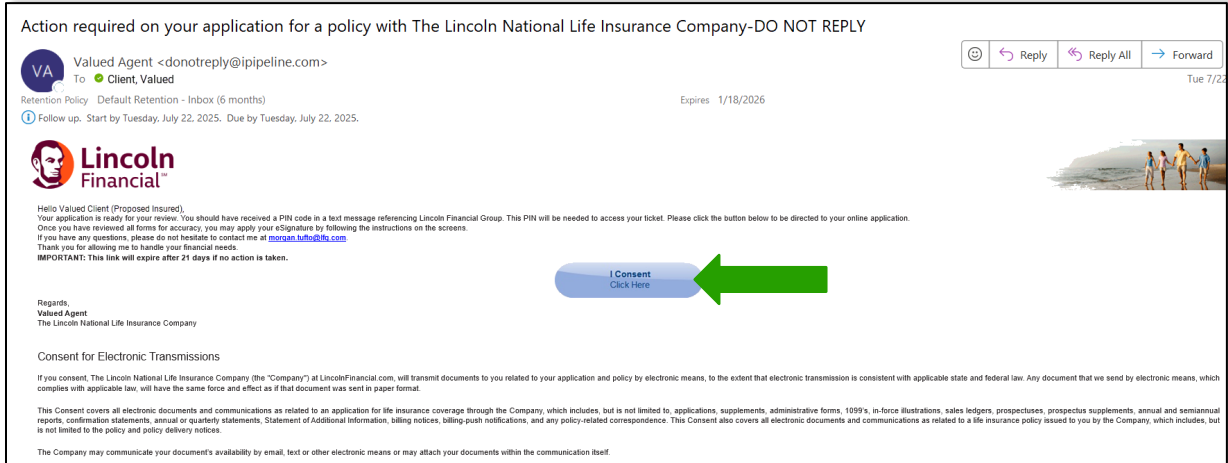
You have successfully sent Emails or Emails/PINs to the following individual(s), instructing them how to gain access to their electronic application and the necessary steps that must be completed to collect their electronic signature.

[Click here to view eSignature invitation](#)

How it Works – iPipeline DocuSign eSignature Process

The final step before submitting the eApp to Lincoln is the DocuSign eSignature process. The agent will sign last, once all other parties have signed.

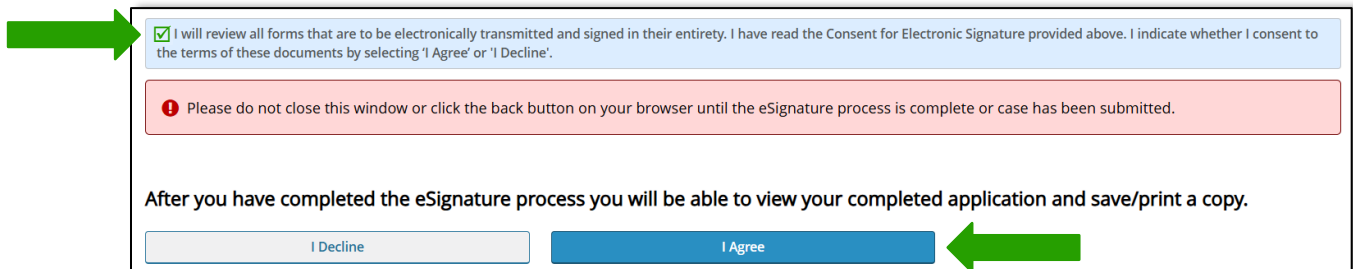
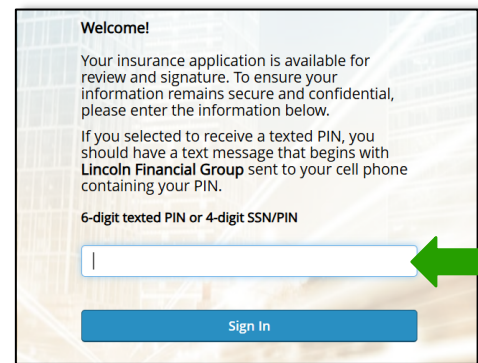
- 19. First, the client will receive an email **from Donotreply@iPipeline.com** with the subject line, **“Action required on your application for a policy with the Lincoln National Life Insurance Company.”**
- 20. The Consent for Electronic Transmissions is included directly in the email. The client will select the blue **“I Consent”** button to begin the signing process.



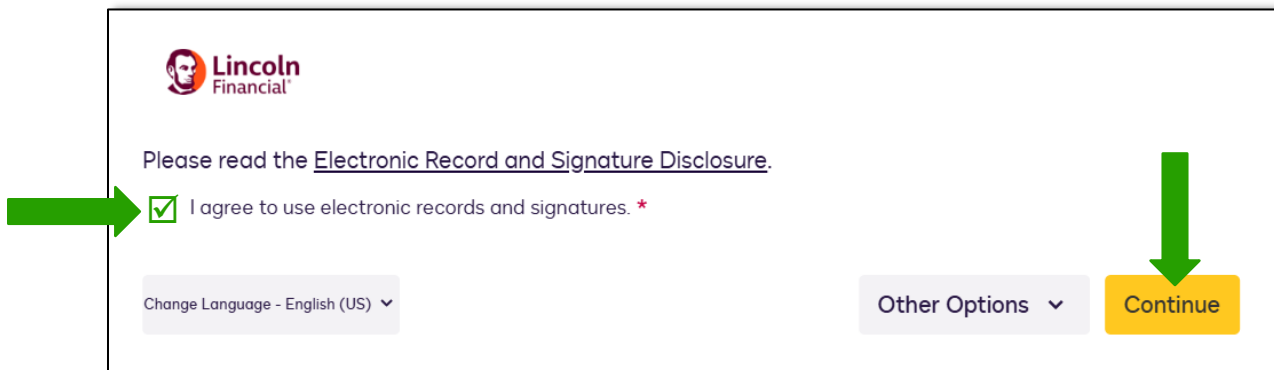
21. The client will then be directed to the **Welcome page**. They will input the **6-digit PIN or last four digits of their Social Security Number** and click **"Sign In"** to begin the signing process.

22. Next, the client will need to read and accept the Terms and Conditions and the Consent for Electronic Signature. **Check the checkbox** and click the **"I Agree"** button to continue.

- a. If the user selects the "I Decline" button, the process is canceled for all signing parties, the case is locked, and the agent is notified via email that the client has declined the eSignature process.



23. The client is then taken into DocuSign to agree to their terms of use. **Check the checkbox** and select the **"CONTINUE"** button to begin review and signing.



24. The user will click the “**Start**” button in the top left side to begin. Click the “**Sign**” button to choose an electronic signature (select a style or draw their own) and click “**Adopt and Sign.**”

The screenshot shows a document on the left and a 'Adopt Your Signature' dialog on the right. The dialog has a 'Sign' button in the top left of the left pane. The right pane contains the following elements:

- Header: Adopt Your Signature
- Text: Confirm your name, initials, and signature.
- Form fields: Full Name* (Valued Client) and Initials* (VC).
- Options: SELECT STYLE, DRAW, UPLOAD.
- Preview: A preview of the signature 'Valued Client' and initials 'VC'.
- Footer: APT AND SIGN button.

- a. DocuSign will automatically scroll to each location a signature is required. The client can also manually scroll through each form, if they desire. To see a list of all forms included, visit the [DocuSign Forms](#) section of this guide.

25. Once the client has signed all required fields, they will click the “**Finish**” button to proceed with submitting the application to the agent for signing.

The screenshot shows a box with the text: 'Ready to Finish? You've completed the required fields. Review your work, then select Finish.' and a 'Finish' button on the right with a green arrow pointing to it.

26. After the client clicks “Finish,” a screen will appear asking them to submit their completed application. Click “**Submit to Agent**” to continue.

The screenshot shows a box with the title 'Submit Your Completed Application'. The text reads: 'Your electronic signature has been applied to the life insurance application for , but not yet submitted. To submit the application, please click the Submit to Agent button below.' Below this is a 'Submit to Agent' button with a green arrow pointing to it, and a 'Decline Electronic Signature Process' button below that.

27. A **confirmation screen** will appear, letting the client know they have completed the signing process. At this time, they can **view and save a copy of their completed application.**

The screenshot shows a box with the title 'Electronic Signature Confirmation'. The text reads: 'Thank You! Step 4 of 4'. Below this is a paragraph: 'Your electronic signature process is now complete and your electronic signature has been applied to the document(s) that you reviewed. An Email has been sent to your Agent advising them that you have completed the electronic signature process. Prior to closing this screen, be sure to save and/or print these documents, as appropriate for your records. Once you close this screen, you will not be able to access this site again to view, print or save your application and/or documents. If you have any questions please contact your Agent.' At the bottom is a 'View Your Completed Application' button with a green arrow pointing to it.

28. Next, the application **goes to the Financial Professional** to apply their own signature following the same eSignature process as the client ([follow steps 20 – 27](#)).
29. After the Financial Professional clicks the “Finish” button, they will be prompted to:
 - a. **View the Completed Application**, and
 - b. **Submit to Lincoln Financial**.
 - i. The “Submit Application” button must be clicked to complete the electronic process.

Application Review and Signature are Complete

Thank You! Step 3 of 3

The application review and electronic signature process are now complete and your signature has been applied to the application and all other documents.

Application status will be available via your Lincoln National Life Insurance Pending Status tool within 24-48 hours of Lincoln National Life Insurance receiving your submitted application.


Step 1 – Click the "View Your Completed Application" button.


View Your Completed Application a

Step 2 – Click the "Submit Application" button.

Submit to Lincoln Financial b

WARNING: The "Submit Application" button must be clicked to complete the electronic process.

30. Once the Submit to Lincoln Financial button is clicked, the request will be **processed by Lincoln**, and a **submission confirmation** screen will appear.
31. **A confirmation email** with the application attached will be sent to the Financial Professional and the Case Manager. 
32. Now that you’ve officially submitted your eApp, a policy number will be assigned, the Client Interview process will be initiated, and the case can be viewed in the [Pending Case Status Tools](#) on the Lincoln Producer Website.

 MG XXXXXX_Valued Client_39203984098402.pdf
4 MB

This secure e-mail notification is confirmation that an electronic submission has been submitted to Lincoln Financial Group.

Agent:
Valued Agent

Proposed Insured:
Valued Client

Policy:
MG XXXXXX

For your convenience, attached is a copy of the application. The attached documents are encrypted for security. When prompted, please enter the last four digits of the insured's SSN as the password.

You will receive communication from your Underwriting team in the near future identifying your Underwriter, New Business Associate and a list of any pending requirements.

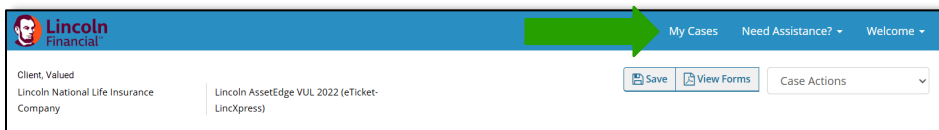
Thank you for your business,

How it Works – iPipeline eSubmission Dashboard

1. There are two ways to access the dashboard. The first option is to [log in](#) or [register for a iPipeline online account](#).
2. Once in the platform, select “**View My Cases**” to start a new eApp.



3. Or Financial Professionals may access the dashboard at any time during the submission process by clicking the “**My Cases**” link from the top menu.



4. The interactive dashboard allows Financial Professionals to:
 - a. Easy access to **start a new case**
 - b. **Search** a client’s name to view the case
 - c. Filter down by **case activity date** using the dropdown
 - d. View and sort cases by **status** and see status type **definitions**
 - e. Perform various **case actions** using the dropdown
 - f. View **forms**

The screenshot shows the 'My Cases' dashboard with the following elements:

- a:** 'Start New Case' button
- b:** Search bar with 'Search All' text and a magnifying glass icon
- c:** Date filter dropdown menu showing options: Last 7 days, All Case Activity, Last 7 days, Last 30 days, Last 90 days
- d:** 'Cases 21' header above the table
- e:** 'Case Actions' dropdown menu for a case, showing options: Case Actions, Open Case, Delete Case
- f:** 'View Forms' icon for a case

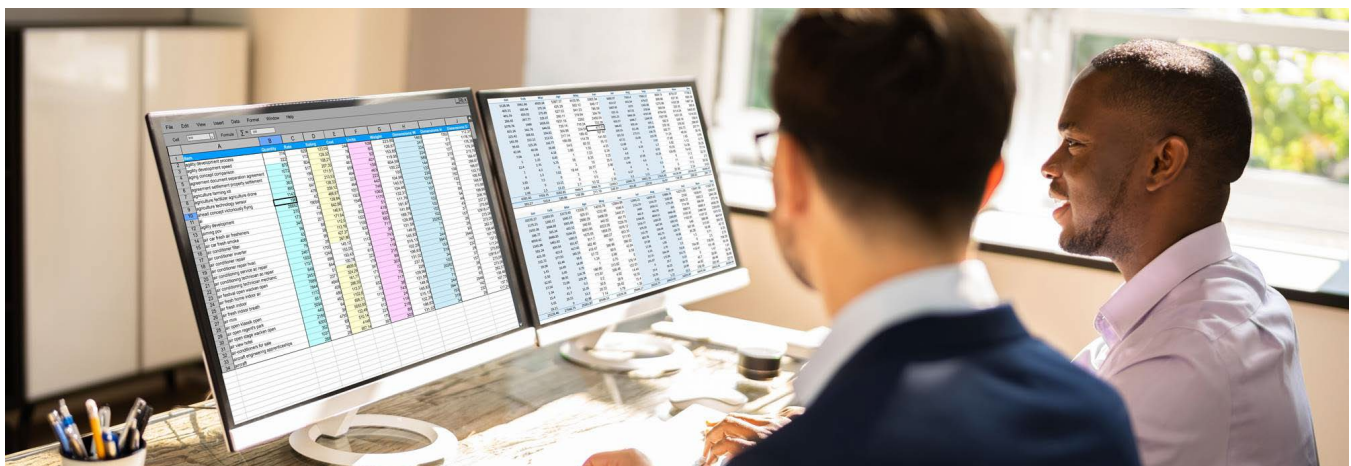
Name	Status	Carrier	Product	Date Modified	View Forms	Case Actions
Client, Valued 1	Application e-Submitted	Lincoln Financial	Lincoln WealthAccelerate Indexed UL 2022 (eTicket-LincXpress)	8/19/2025	[View Forms]	[Case Actions]
Client, Valued 2	Application e-Submitted	Lincoln Financial	Lincoln WealthAccelerate Indexed UL 2022 (eTicket-LincXpress)	8/18/2025	[View Forms]	[Case Actions]
Client, Valued 3	Application e-Submitted	Lincoln Financial	Lincoln WealthAccelerate Indexed UL 2022 (eTicket-LincXpress)	8/18/2025	[View Forms]	[Case Actions]
Client, Valued 4	Application e-Submitted	Lincoln Financial	Lincoln WealthAccelerate Indexed UL 2022 (eTicket-LincXpress)	8/14/2025	[View Forms]	[Case Actions]

Frequently Asked Questions – iPipeline’s iGO Platform

Question	Answer
1. Do I need to create a new user ID and login to access iPipeline?	Only active iPipeline customers can access the iGO platform. For questions regarding New Business or Case Access, please contact your BGA, Agency or back-office.
2. I am an iPipeline user. If I have issues with the iGO eApp submission process, who do I contact?	<p>Please contact iPipeline Production Support Monday – Friday, 8 a.m. - 7 p.m. ET using the following contact information:</p> <ul style="list-style-type: none"> Email: support@ipipeline.com Phone: (800) 641-6557, Option 1. <p>Important Note: iGO eApp cases cannot be seen by Lincoln employees and will not show up in the Lincoln Pending Tools until they have been officially signed and submitted to Lincoln.</p>
3. When does the electronic signature link in the DocuSign email expire?	Reminder emails are sent every 7, 14, and 21 days. After 21 days, the email link will expire if no action is taken.
4. Once I begin the eApp process, is there a place where can I check the status?	<p>Yes. iPipeline’s interactive eSubmission Dashboard allows Financial Professionals to quickly view the status and details of a case (<i>including the eSignature status for each signer and general activity history</i>).</p> <p>Important Note: iGO eApp cases cannot be seen by Lincoln employees and will not show up in the Lincoln Pending Tools until they have been officially signed and submitted to Lincoln.</p>

eApp Submission via Other Platforms

Other platforms may be available for submission (ie: FireLight, Porch, Zinnia, etc.) based on your agency/back-office/firm preference. **Please contact your back-office for more information on these other platforms.**



eApp Submission Forms via DocuSign

The final step before submitting the eApp to Lincoln is the DocuSign eSignature process. The information entered in the eApp fields will carry over to the forms that are generated. These forms are then bundled together in what's frequently referred to an "envelope" or "packet."

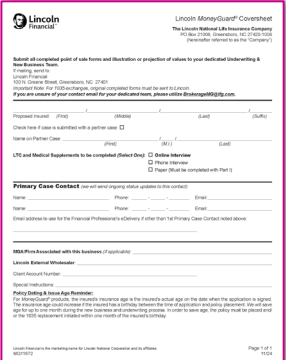

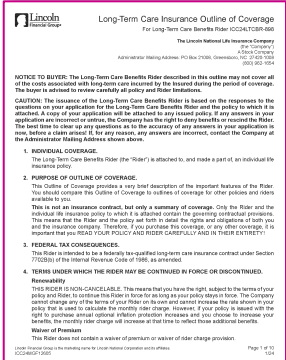
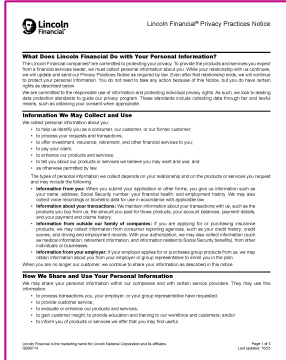
Form Tips and Best Practices

- **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.
- **Agent Information:** Include the correct agent code(s), percentage split and affiliated upline.
- **Lincoln MoneyGuard Market Advantage®VUL Policies:** Suitability review for VULs can take time-submit forms through your broker-dealer for suitability review as soon as possible.
- **Cover Sheet:** Include any details you feel would benefit the underwriting of the file (i.e. related applications, unique business situations, etc.)
- **Illustrations: Projection of Values (POV)**
 - Include the New Business Data Pages.
 - Policy specifications on the Application and the POV should match.
- Submit the **Certification of Trustee Powers form** or corporate resolution document with the application, if needed. Trust/corporate-owned policies require that all trustees/officers sign and include their title.

Forms

- **This section is for informational purposes only.** These forms will be bundled as part of the DocuSign eSignature process; **do not submit them separately.**
- Some forms require signatures, while others do not.
- *Note: Additional forms may be required depending on the product, riders selected, contract state, etc.*

Forms with No Signature Required

<p>Cover Sheet</p> <p><input checked="" type="checkbox"/> No Signature Required</p> 	<p>Client Interview Guide</p> <p><input checked="" type="checkbox"/> No Signature Required</p> 	<p>Outline of Coverage</p> <p><input checked="" type="checkbox"/> No Signature Required</p> 	<p>Privacy Practices Notice</p> <p><input checked="" type="checkbox"/> No Signature Required</p> 
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See more on next page...

Protected Health Info

✗ No Signature Required

Lincoln Financial Privacy Notice for Protected Health Information. This notice describes how Lincoln Financial Group may use and disclose information about you that we can get access to through your health information. It also describes your rights under applicable laws.

Buyer's Guide

✗ No Signature Required

Lincoln Financial Group's Buyer's Guide. This document provides information about the features and benefits of Lincoln Financial Group's long-term care insurance products.

Anti-Money Laundering

✗ No Signature Required

Lincoln Financial Group's Anti-Money Laundering Policy. This policy outlines the company's commitment to preventing money laundering and the procedures for reporting suspicious activity.

MoneyGuard Checklist

✗ No Signature Required

Lincoln Financial MoneyGuard Checklist. This checklist provides a comprehensive overview of the features and benefits of Lincoln Financial's long-term care insurance products.

Forms with Signature Required

Agent's Report

✗ Agent Signature Required

Lincoln Financial Agent's Report. This form is used to report the results of a health examination or other medical test performed by a Lincoln Financial agent.

HIPAA

✗ Client Signature Required

Lincoln Financial Authorization for Release of Information. This form is used to authorize the release of a client's health information to a third party.

Replacement

✗ Client Signature Required

Lincoln Financial Replacement of Life Insurance or Annuities. This form is used to request the replacement of an existing life insurance or annuity policy.

LTC Worksheet

✗ Client Signature Required

Lincoln Financial Long-Term Care Insurance Personal Worksheet. This worksheet is used to calculate the cost of long-term care insurance and to determine the appropriate premium.

Pt. 1

✗ Client Signature Required

Lincoln Financial MoneyGuard Application for Individual Life Insurance and Individual Long-Term Care. This is the first part of the application form for Lincoln Financial's long-term care insurance products.

Illustration

✗ Client & Agent Signature Required at Delivery

Lincoln Financial New Business Data Page. This page provides a detailed illustration of the financial performance of a long-term care insurance policy, including projected cash flows and benefits.

Note: Illustration or Projection of Values can be unsigned at submission with Client & Agent signatures collected at policy delivery.

Forms for VUL Policies Only

For Variable Universal Life (VUL) policies, the following forms are included in addition to the ones above.

Identity Verification
 **Agent Signature Required**

VUL Fund Allocations
 **Client Signature Required**

Frequently Asked Questions – General eApp Submission Process

Question	Answer
1. Is eApp the only way to submit an application?	No, Lincoln offers a variety of electronic submission options .
2. What if I plug in the wrong information in the eApp and it's fed over to the forms.	Please ensure all information is input correctly, as it will carry into other parts of the New Business process. If incorrect information is included, Financial Professionals can unlock and correct the eApp. However, unlocking the application will cancel all previously collected signatures and require you to restart the signature process.
3. Why is the phone number so important to be correct?	The DocuSign electronic signing process will use this information for dual-factor security points for signers to access the contract for signatures. If the phone number is incorrect, please reach out to your dedicated sales representative for help.

<p>4. What web browsers are supported for electronic business submissions?</p>	<p>Both the Lincoln and iPipeline support the most recent versions of the following web browsers:</p> <table border="1" data-bbox="597 275 1455 411"> <thead> <tr> <th data-bbox="597 275 1027 310">Windows:</th> <th data-bbox="1032 275 1455 310">Mac OS & iOS</th> </tr> </thead> <tbody> <tr> <td data-bbox="597 310 1027 411"> <ul style="list-style-type: none"> • Google Chrome • Microsoft Edge • Firefox • Microsoft Internet Explorer v.11 </td> <td data-bbox="1032 310 1455 411"> <ul style="list-style-type: none"> • Apple Safari </td> </tr> </tbody> </table> <p>Note: Performance and user experience are greater in non-Internet Explorer browsers; iPipeline no longer supports Microsoft Internet Explorer 11.</p>	Windows:	Mac OS & iOS	<ul style="list-style-type: none"> • Google Chrome • Microsoft Edge • Firefox • Microsoft Internet Explorer v.11 	<ul style="list-style-type: none"> • Apple Safari
Windows:	Mac OS & iOS				
<ul style="list-style-type: none"> • Google Chrome • Microsoft Edge • Firefox • Microsoft Internet Explorer v.11 	<ul style="list-style-type: none"> • Apple Safari 				
<p>5. Can I submit an eApp on my cell phone?</p>	<p>The eApp submission platforms included in this guide are mobile phone-compatible. However, for the best user experience, using a desktop, laptop or tablet is recommended.</p>				
<p>6. Is Temporary Insurance available with eApp cases?</p>	<p>Temporary Insurance Agreement (TIA) Form MGF11613 (state variations) will be used. Advance payment is required, and the signed TIA form must be submitted with the application to put the TIA into effect. The TIA can be bound via EFT draft or Check. Premium is drafted at time of application submission.</p>				
<p>7. Why are signatures required up front during the eApp submission process?</p>	<p>By collecting the signature up front, Lincoln ensures the solicitation paperwork is collected in-good-order and required documents have been delivered to the client. It also helps to reduce potential delays throughout the process.</p>				
<p>8. Can I submit multiple applications using one eApp submission?</p>	<p>Please attach a cover letter that states the intention to apply for multiple policies, and includes the number of products, the product names and the face amounts.</p>				
<p>9. If there are multiple signers, can we use the same email address?</p>	<p>It is recommended that each signer use an individual, unique email address. This ensures proper security validation and helps avoid any confusion.</p>				

Please contact your Underwriting or New Business team with additional questions.

Life insurance issued by The Lincoln National Life Insurance Company 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 is the marketing name of Lincoln National Corporation and its affiliates. Only Registered Representatives can sell variable products.