



The Playbook

Life Insurance, MoneyGuard® and Annuities:
Your comprehensive guide to doing business with Lincoln

Updated July 30, 2025



Table of Contents

1) Producer Solutions	
Licensing and Contracting	5
2) Life Insurance Products	
Lincoln Producer Website	7
Indexed Universal Life	8
Lincoln WealthAccelerateSM IUL	9
Variable Universal Life	10
Lincoln LifeElements[®] Term	11
Lincoln TermAccel[®]	12
Lincoln MoneyGuard[®] Fixed Life Insurance	13
Lincoln MoneyGuard[®] Variable Life Insurance	14
Life Insurance Client Services	15
3) Life Insurance Underwriting	
Underwriting Resources and Guidelines	17
Quoting Tools and Terminology	18
4) Term Conversions	
Term Conversions	20

5) Internal Exchanges & Replacements	
Internal Exchanges/Replacements	22
6) Annuity Products	
Lincoln Producer Website	24
Annuities – Fixed and Indexed	25
Annuity Client Services	26
7) Financial Strengths & Ratings	
Financial Strengths and Ratings	28

Your feedback matters!

Help us continue improving The Playbook by taking this short survey.

NEW! eShort Videos

Check out these short videos highlighting our electronic capabilities!



Producer
Registration
eShort ⌚

(Duration 2:40)



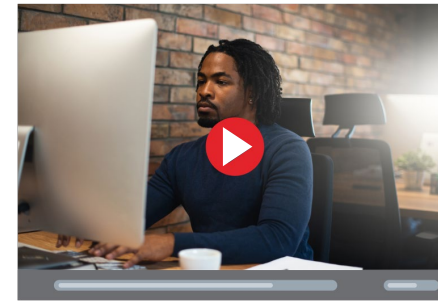
Life eTicket
Submission
eShort ⌚

(Duration 3:04)



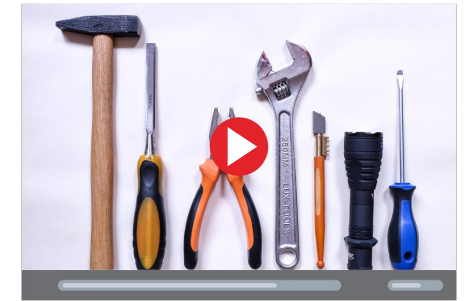
MoneyGuard
eApp Submission
eShort ⌚

(Duration 2:40)



Life
eInterview
eShort ⌚

(Duration 3:05)



Pending
Case Status Tools
eShort ⌚

(Duration 2:13)

01

Producer Solutions

Please note that some resources linked in this document may require you to log into the Lincoln Producer Website and/or connect to a Virtual Private Network (VPN). A VPN is a tool that helps protect your privacy and secure your personal data while you are online.

Licensing and Contracting

General Resources

www.LFD.com

Special Instructions

Online Licensing and
Contracting Guide



Life Insurance (including *MoneyGuard*®)

Commission Recall
(Chargeback) Guidelines

Compensation on Life Policy
Face Amount Increases

Annuities

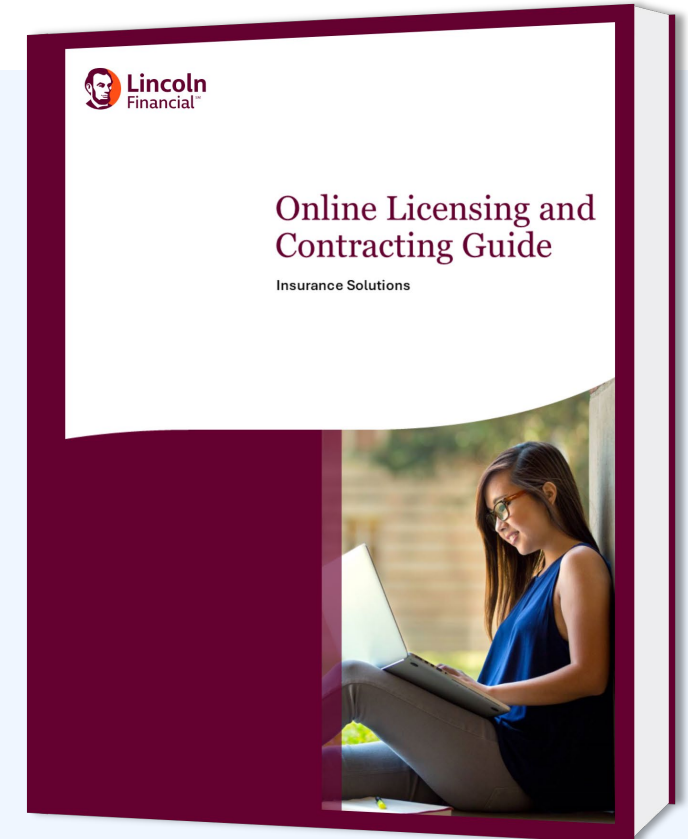
Broker-Dealer Checklist to Sell
(PDF Download)

Never sold Lincoln before?

For general appointment questions, contact us at [800-238-6252](tel:800-238-6252) or send an email to LicensingStatus@lfg.com.

Mailing Address:

Lincoln Financial
Attn: Producer Solutions
1301 S Harrison Street
Fort Wayne, IN 46802



What's inside the guide...

- Online Producer Contracting
- Go from Prospect to Producer
- Ready to Sell Tool
- Contact Information Changes

02

Life Insurance Products

Please note that some resources linked in this document may require you to log into the Lincoln Producer Website and/or connect to a Virtual Private Network (VPN). A VPN is a tool that helps protect your privacy and secure your personal data while you are online.

Lincoln Producer Website

Life Insurance



General Resources

Why Register

How to Register eShort 

Login

Switch Account from
Prospect to Producer (pg. 4)

Pending Case Status
Tools Guide 

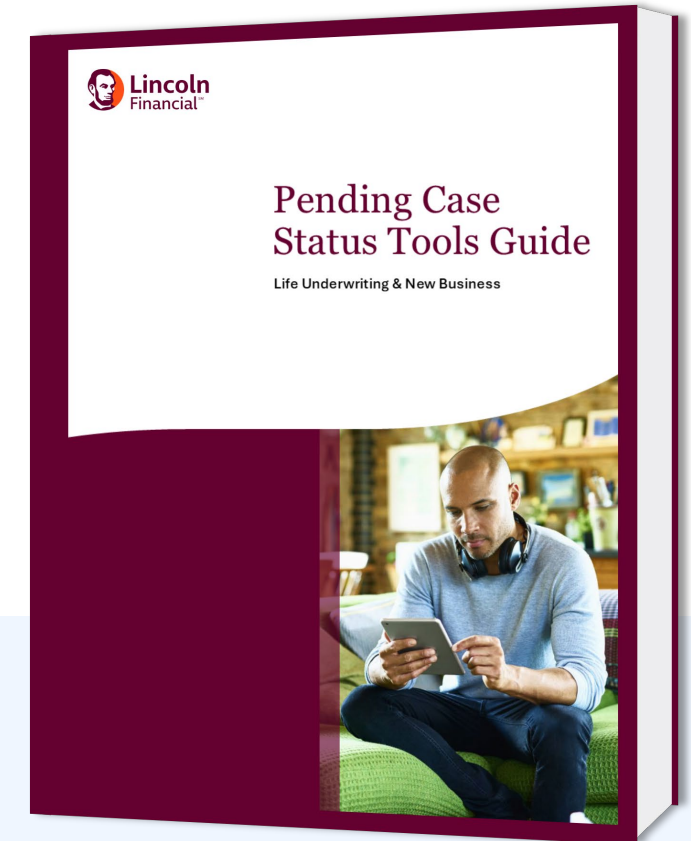
Sales Resource Center

Book of Business Guide

Latest News

Pending Case Status Tools eShort 

GoDigital Resources



What's inside the guide...

- Case Status Tracker
- Click-to-Chat
- Communication Preferences
- Delegate User Access
- eNIGO
- ePHI Underwriting Follow-Up
- eReply Portal
- Two-Way Communication (Field Response)

Indexed Universal

Life Insurance



General Resources

Lincoln Producer Website	iPipeline Website	Special Instructions
Client Digital Process	Client Communications	New Business Forms Tool

Product Resources

WealthAccumulate® IUL
WealthPreserve® 2 IUL

Process Resources

Submission	Interview	Underwriting	Delivery
Submission Options	Client Interview Guide	See Resources on pg. 16	Delivery Options
Best Practices	Client Interview 		DocuSign eDelivery FAQs
Life eTicket 	eInterview eShort 		DocuSign eDelivery 
Life eTicket eShort 	Optional Riders		iPipeline DocFast eDelivery 
Life eApp 			

Lincoln WealthAccelerate® Indexed Universal



Life Insurance

General Resources

Lincoln Producer Website	iPipeline Website	Special Instructions
Client Digital Process	Client Communications	New Business Forms Tool

Product Resources

WealthAccelerate SM IUL

Process Resources

Submission	Interview	Underwriting	Delivery
Submission Options	Client Interview Guide	See Resources on pg. 16	Delivery Options
Best Practices	Client Interview 		DocuSign eDelivery FAQs
Life eTicket 	eInterview eShort 		DocuSign eDelivery 
Life eTicket eShort 	Optional Riders		iPipeline DocFast eDelivery 
Life eApp 			

Variable Universal

Life Insurance



General Resources

Lincoln Producer Website	iPipeline Website	Special Instructions
Client Digital Process	Client Communications	New Business Forms Tool

Product Resources

AssetEdge® VUL

Process Resources

Submission	Interview	Underwriting	Delivery
Submission Options	Client Interview Guide	See Resources on pg. 16	Delivery Options
Best Practices	Client Interview 		DocuSign eDelivery FAQs
Life eTicket 	eInterview eShort 		DocuSign eDelivery 
Life eTicket eShort 	Optional Riders		iPipeline DocFast eDelivery 
Life eApp 			

Lincoln LifeElements® Level Term



Life Insurance

General Resources

Lincoln Producer Website	iPipeline Website	Special Instructions
Client Digital Process	Client Communications	New Business Forms Tool

Product Resources

LifeElements® Term

Process Resources

Submission	Interview	Underwriting	Delivery
Submission Options	Client Interview Guide	See Resources on pg. 16	Delivery Options
Best Practices	Client Interview 		DocuSign eDelivery FAQs
Life eTicket 	eInterview eShort 		DocuSign eDelivery 
Life eTicket eShort 	Optional Riders		iPipeline DocFast eDelivery 
Life eApp 			

Lincoln TermAccel[®] Level Term



Life Insurance

General Resources

Lincoln Producer Website	iPipeline Website	Special Instructions
Client Digital Process	Client Communications	New Business Forms Tool

Product Resources

TermAccel [®] Term

Process Resources

Submission	Interview	Underwriting	Delivery
Submission Options	Client Interview Guide	See Resources on pg. 16	Delivery Options
Best Practices	Client Interview 		DocuSign eDelivery FAQs
Life eTicket 	eInterview eShort 		DocuSign eDelivery 
Life eTicket eShort 	Optional Riders		iPipeline DocFast eDelivery 
Life eApp 			

Lincoln MoneyGuard® - Fixed

Life Insurance



General Resources

Lincoln Producer Website	iPipeline Website	Special Instructions
Client Digital Process	Client Communications	New Business Forms Tool

Product Resources

MoneyGuard Fixed Advantage®

Process Resources

Submission	Interview	Underwriting	Delivery
Submission Options	Client Interview Prep Guide	See Resources on pg. 16	Delivery Options
Best Practices	Client Interview 		DocuSign eDelivery FAQs
Presubmission Underwriting Tool	FAQs		DocuSign eDelivery 
MoneyGuard eApp			iPipeline DocFast eDelivery 
MoneyGuard eApp eShort 			

Lincoln MoneyGuard® - Variable

Life Insurance



General Resources

Lincoln Producer Website	iPipeline Website	Special Instructions
Client Digital Process	Client Communications	New Business Forms Tool

Product Resources

MoneyGuard Market Advantage®

Process Resources

Submission	Interview	Underwriting	Delivery
Submission Options	Client Interview Prep Guide	See Resources on pg. 16	Delivery Options
Best Practices	Client Interview 		DocuSign eDelivery FAQs
Presubmission Underwriting Tool	FAQs		DocuSign eDelivery 
MoneyGuard eApp			iPipeline DocFast eDelivery 
MoneyGuard eApp eShort 			

Client Services

Life Insurance



Resources Approved for Client Use

Registration Instructions

Customer Support

Inforce Registration Link

Resources Approved for Financial Professional Use

Online 1099 Tax Statements

Online Fund Transfers

Online Beneficiary Changes

Incoming Wire & ACH
Instructions

Notification Options

Special Instructions

Billing and
Payment Guide ★

General Contact Information

For most life products (including First Penn Pacific Policies)

- Phone: [1-800-487-1485](tel:1-800-487-1485) (M-F, 8 a.m. – 6 p.m.)
- Fax: 1-800-819-1987 | Email: CustServSupportTeam@LFG.com

Mailing Address:

Lincoln Financial
P.O. Box 21008
Greensboro, NC 27420-1008

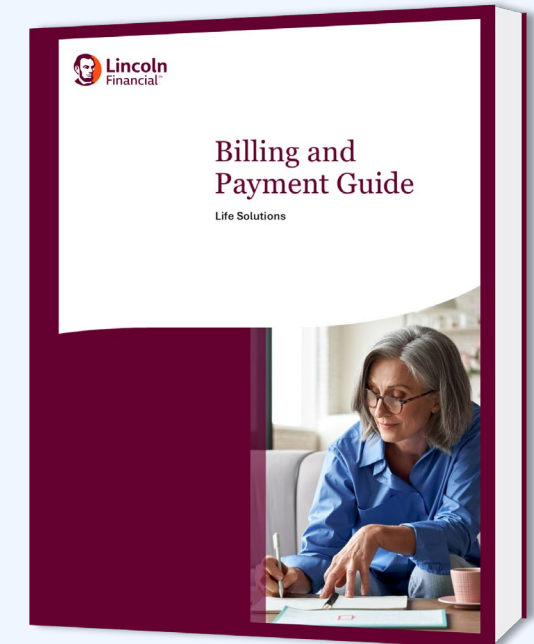
Overnight Address:

Lincoln Financial
100 North Greene St.
Greensboro, NC 27401

Premier Partner Contact Information

Must qualify for premier partner status

- Phone: [1-866-789-7899](tel:1-866-789-7899)
 - Option 3 for VUL/MG, Option 5 for Fixed
- Fax: 1-800-264-3277
- Email: PremierPartnerFixedLife@lfg.com
- Email: PremierPartnerVariableLife@lfg.com



What's inside the guide... ★

- Electronic Billing (eBill)
- Electronic Payment (ePay)
- Electronic Funds Transfer (EFT)
- Paper Check

03

Life Insurance Underwriting

Please note that some resources linked in this document may require you to log into the Lincoln Producer Website and/or connect to a Virtual Private Network (VPN). A VPN is a tool that helps protect your privacy and secure your personal data while you are online.

Underwriting

Life Insurance



General Resources

10 Reasons to Choose Lincoln Underwriting 	Leading-Edge Underwriting	Lab Free Pro+	Special Instructions
Lab-Free Consideration	Real-Time Offer	ePHI Underwriting Follow-Up 	Table Reduction Program
Non-Cigarette, Tobacco-Using Clients	Underwriting 411 Series 		

MoneyGuard-Specific Resources

Leading-Edge Underwriting	Real-Time Approval
---------------------------	--------------------

Underwriting Guidelines

General	<i>Lincoln WealthAccelerate</i> ® IUL	<i>Lincoln TermAccel</i> ®	Financial
Foreign Nationals	Premium Finance		

Quoting Tools and Terminology

Life Insurance



Underwriting Quick Quotes

About eValue

eValue Direct Link

Underwriting & New Business Terminology

Glossary and Acronyms

Policy Status Terminology

Approved	All issue-restrictive requirements have been received, and the underwriting decision has been deemed acceptable by the client.
Cancelled After Issue	We have not received the needed requirements on the issued policy/contract and the cancel date set by the underwriter has passed.
Declined	Underwriting determined we cannot offer coverage on the proposed insured.
Incomplete	The case is closed due to outstanding requirements not being received and no activity from the field.
Issued	The policy/contract has been reviewed, complied and delivered to the agent or case manager for delivery to the client.
Not Taken	The issued policy /contract has not been accepted by the client. The client has decided to no longer pursue the policy.
Pending	The policy is under Underwriting review and there are outstanding requirements needed to make an underwriting decision.
Placed	The policy/contract has been placed in force and is active.

04

Term Conversions

Please note that some resources linked in this document may require you to log into the Lincoln Producer Website and/or connect to a Virtual Private Network (VPN). A VPN is a tool that helps protect your privacy and secure your personal data while you are online.

Term Conversions

Life Insurance

General Resources

New Business (866-277-5825)

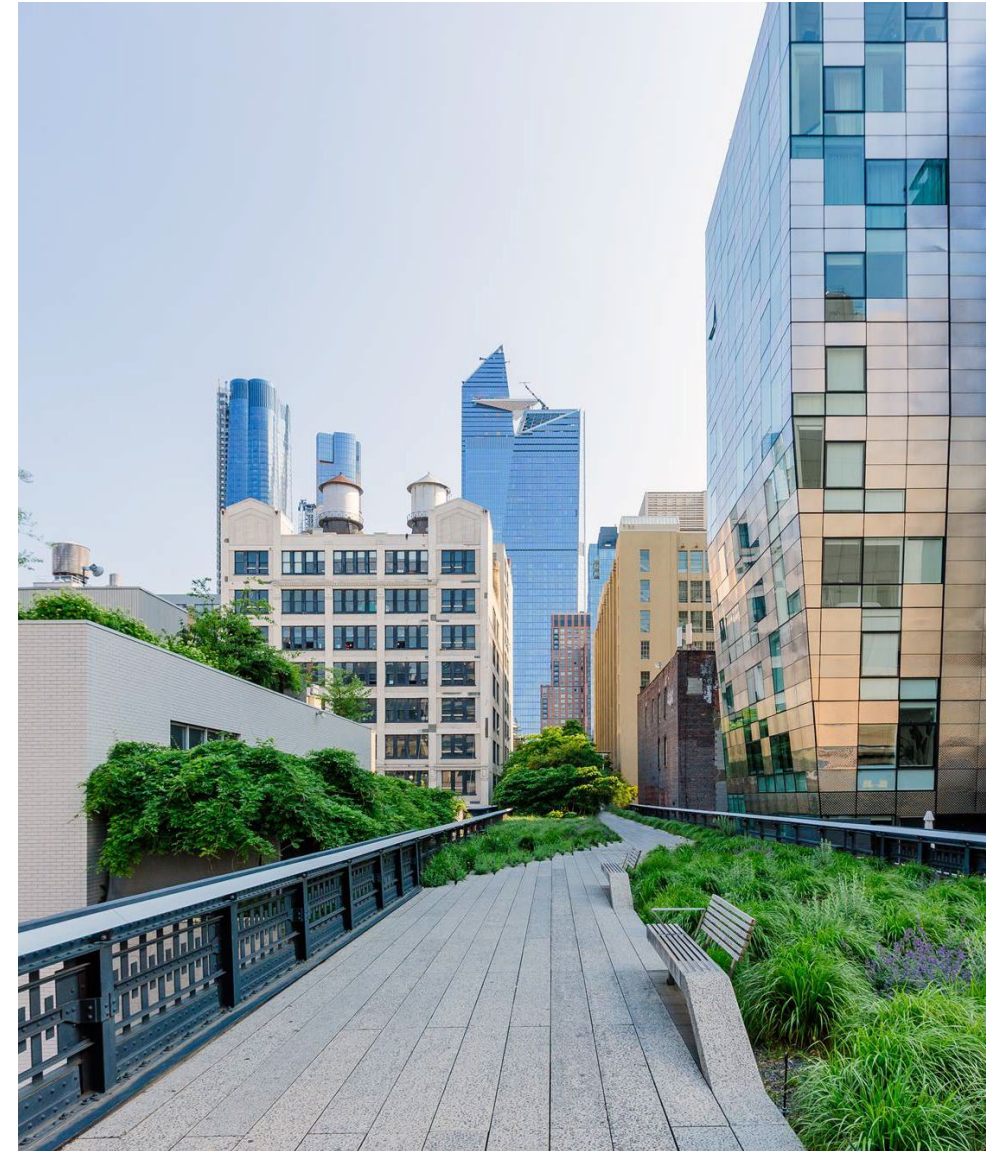
Special Instructions

Term Conversion Resources

Term Conversion Guidelines

Product/Rider Matrix

Conversion UL Fact Sheet



05

Internal Exchanges/ Replacements

Please note that some resources linked in this document may require you to log into the Lincoln Producer Website and/or connect to a Virtual Private Network (VPN). A VPN is a tool that helps protect your privacy and secure your personal data while you are online.



Internal Exchanges/Replacements



Life Insurance

General Resources

New Business (866-277-5825)

Special Instructions

Internal Replacement Resources

Internal Replacement Guidelines

Product Convertibility Options &
Commissions Paid

Other Replacement Resources

Replacements Guide

06

Annuity Products

Please note that some resources linked in this document may require you to log into the Lincoln Producer Website and/or connect to a Virtual Private Network (VPN). A VPN is a tool that helps protect your privacy and secure your personal data while you are online.

Lincoln Producer Website

Annuities

General Resources

Registration Link

How to Register eShort 🕒

Login

Switch Account from
Prospect to Producer (pg. 4)

GoDigital Resources

Latest News

Online Account Tools

Pending Business Tools ★

Access Client Correspondence
and Statements ★

New Business and Reallocation Alerts

Online Self-Service Tools

Statement on Demand & Additional
Investment Calculator



Annuities – Fixed and Indexed



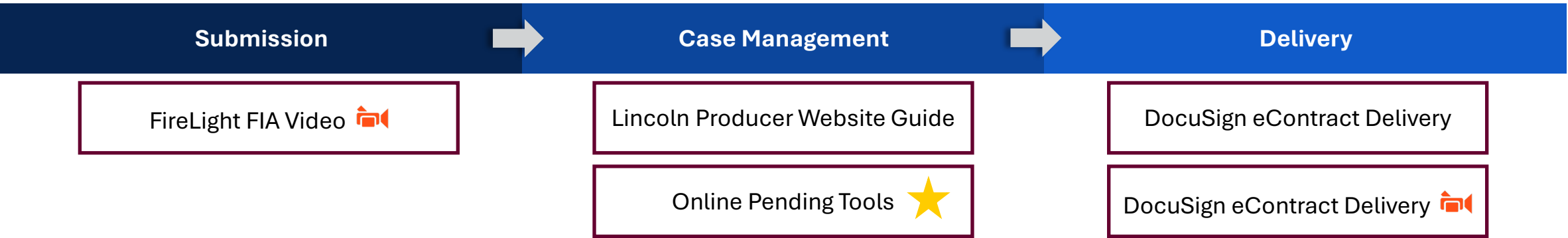
General Resources

Lincoln Producer Website	iPipeline Website	Special Instructions
All Annuity eCapabilities	GoDigital Resources	New Business Forms Tool
The Lincoln Difference	Pending Business Tools 	Our Story: FIA 

Product Resources

Fixed Products
Fixed Indexed Products

Process Resources



Client Services

Annuities



Resources Approved for Client Use

Account Management –
Go Paperless

Customer Support

Inforce Registration Link



Client eDelivery Flyer

Resources Approved for Financial Professional Use

Online 1099 Tax Statements



07

Financial Strengths and Ratings

Please note that some resources linked in this document may require you to log into the Lincoln Producer Website and/or connect to a Virtual Private Network (VPN). A VPN is a tool that helps protect your privacy and secure your personal data while you are online.

Financial Strengths and Ratings

Tools and Resources

Financial Strength & Stability

Ratings

Investor Relations

Financial Information





Your tomorrow.
Our priority.SM

Not a deposit
Not FDIC-insured
Not insured by any federal government agency
Not guaranteed by any bank or savings association
May go down in value

Lincoln Financial is the marketing name for Lincoln National Corporation and its affiliates.

Affiliates are separately responsible for their own financial and contractual obligations.

[LincolnFinancial.com](https://www.LincolnFinancial.com)

Disclosure

Insurance products issued by The Lincoln National Life Insurance Company, Fort Wayne, IN and Lincoln Life & Annuity Company of New York, Syracuse, NY. Variable products distributed by Lincoln Financial Distributors, Inc. Members of Lincoln Financial. The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so.

Lincoln Financial is the marketing name for Lincoln National Corporation and its affiliates. Affiliates are separately responsible for their own financial and contractual obligations.

Not for use in New York.