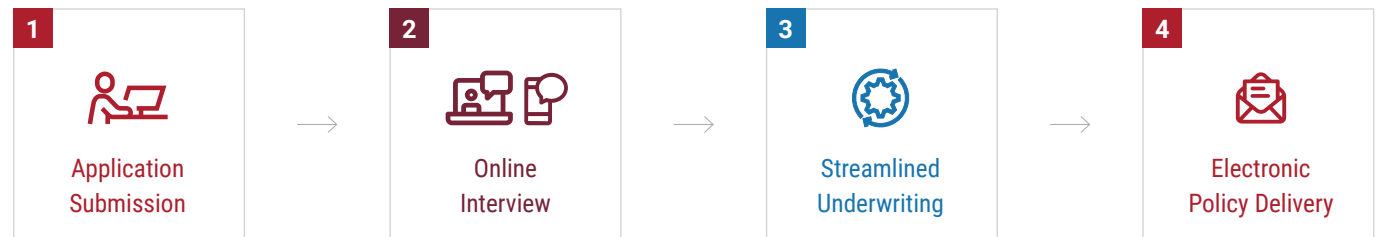


# Life insurance

From click to covered with our 4-step digital process



## Step 1: Application Submission

Once you've identified your goals and know your options, your licensed financial professional will electronically submit your application.

## Step 2: Online Interview

Once Lincoln receives your application, an email will be sent to you with instructions on how to complete your online or telephone interview. You can complete the interview at your convenience on any device. Easily prepare using this [pre-interview worksheet](#).

## Step 3: Streamlined Underwriting

Your application will be processed through Lincoln's automated underwriting tool. After the interview is complete, a decision will be made or you will be referred to a home office underwriter for further review.

## Step 4: Electronic Policy Delivery

Within 48 hours of approval, the policy and applicable forms are sent securely via DocuSign®. A secure policy PDF is also available. Once your paperwork is returned with funding, the policy will be placed in-force.

Once everything is complete, you can create a [secure online account](#) to manage your policy, including eBill and ePay.



Speak with your financial professional today to begin the first step and experience the ease and convenience of Lincoln's online application process.

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

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**All guarantees and benefits of the insurance policy are subject to the claims-paying ability of the issuing insurance company.**

They are not backed by the broker-dealer and/or insurance agency selling the policy, or any affiliates of those entities other than the issuing company affiliates, and none makes any representations or guarantees regarding the claims-paying ability of the issuer.

Products, riders and features are subject to state availability. Limitations and exclusions may apply.