



ePolicy Delivery Guide

Life Solutions

Updated January 21, 2026

Insurance products issued by:
The Lincoln National Life Insurance Company

LCN-8728981-012126

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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

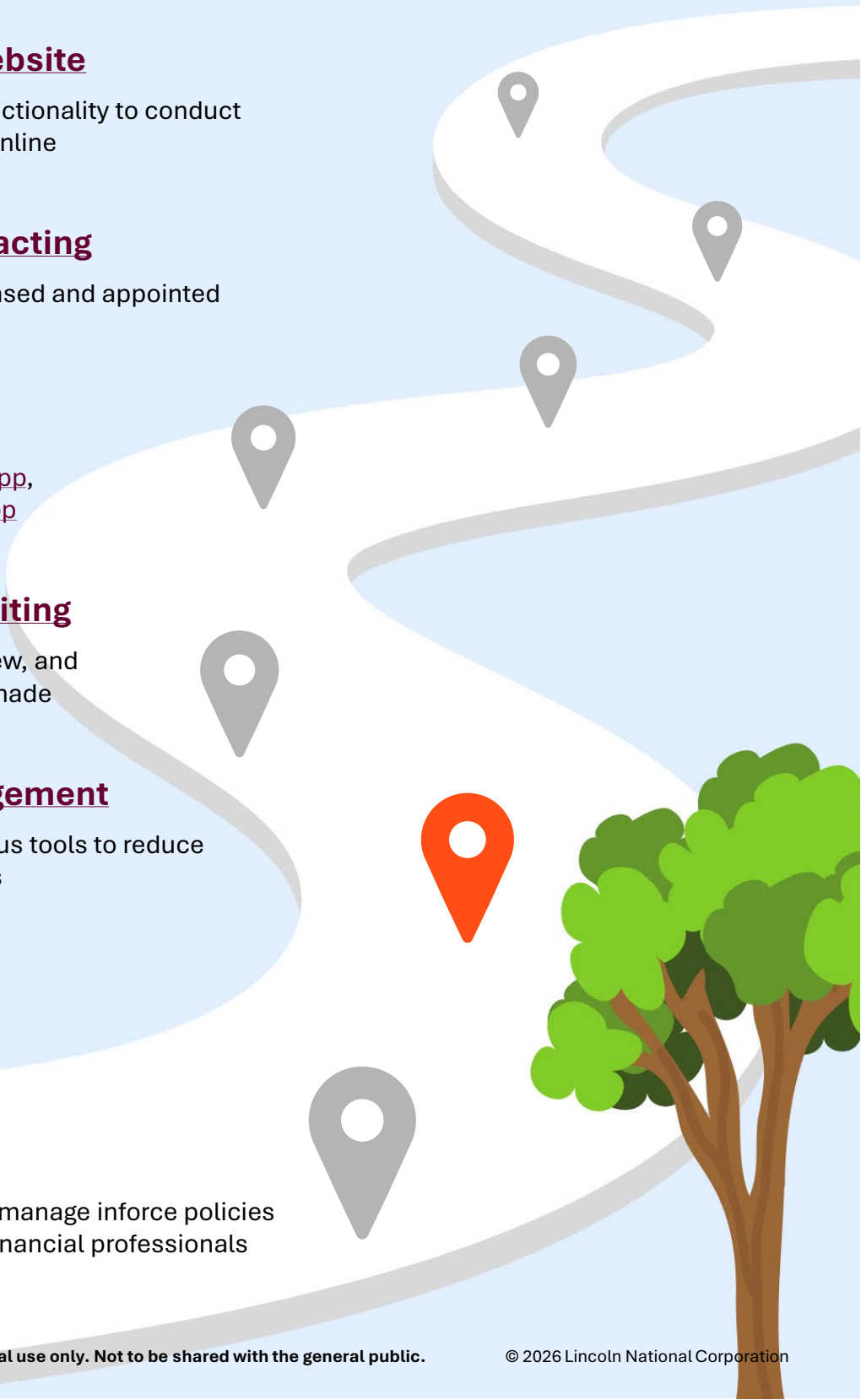


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For Term and Permanent Life Insurance Products, including Lincoln MoneyGuard®

Electronic delivery platforms enable secure policy reviews and electronic signatures for both Financial Professionals and clients. Continue reading for more in-depth delivery instructions.



Policy Delivery Comparison Summary (pg. 2)

Review this high-level overview to help you choose the best option for you and your client!



ePolicy Delivery via Lincoln DocuSign (pg. 3)

DocuSign is the most efficient delivery option and is available to all Lincoln customers at no cost.

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DocFast is another delivery option available for iPipeline subscribers only.

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Policy Delivery Comparison Summary

Utilizing digital processes is the most secure, efficient and user-friendly way to conduct life insurance business with Lincoln. Use the table below to compare your options!

| | Lincoln DocuSign ePolicy Delivery | iPipeline DocFast ePolicy Delivery |
|---------------|---|--|
| Overview | Available to all Lincoln customers at no cost. | Available to iPipeline subscribers <u>only</u> . |
| Products | Available for delivery of all life insurance products, including Lincoln <i>MoneyGuard</i> ® | |
| Workflow | Workflow is determined by the Agency. Lincoln → Agency → Financial Professional → Client or Lincoln → Financial Professional → Client | |
| Initial Setup | There is no registration or setup required. | Contact your Underwriting & New Business team for set up with iPipeline. Note: Initial setup may take up to 2 weeks to complete. |
| To Use | Indicate DocuSign as the delivery method and Agency reviewer (if applicable) on the cover letter or in the email submission. | Indicate DocFast as the delivery method on the cover letter or in the email submission. |
| Other | <ul style="list-style-type: none"> After all parties have completed the process, the signed policy is immediately available for download Ability to set as default mailing method by Agency level, Agent level, or Line of Business Supports a maximum of four owners, corporate-owned policies and Trust-owned policies with a maximum of one Trust and three Trustees Electronic delivery and signature options are subject to agency/firm approval | |

A **PDF** of issued life insurance policies is also available for policy delivery or download to maintain client records. [Click here to learn more!](#)

ePolicy Delivery via DocuSign

Lincoln DocuSign ePolicy Delivery offers an easy, streamlined, and secure online review of your policies, with electronic signing for both the financial professional and client.

DocuSign Benefits

- ✓ No cost
- ✓ No set-up, registration, or account creation required
- ✓ Same-day delivery of issued policies
- ✓ Mobile-compatible
- ✓ Faster turnaround times

How it Works: Optional DocuSign Agency Pre-Approval Process

The process below is optional. Please see [Agency FAQs](#) for instructions on setting up the Agency review option.

1. Within 24 hours of issue, the policy and any applicable forms are sent via email from **DSE@esignature.lfg.com** to the **Agency Case Contact** for review. The link is valid for 120 days.
 - A. The Subject line will read **“Your Life Insurance Policy is Available for Online Review and Signature.”**
 - B. The reviewer will click **“I Consent”** to continue.
 - C. To access the policy documents, the reviewer must enter the **last 4 digits of the Primary Insured’s Social Security Number** to validate.

The screenshot shows an email from 'DocuSign Demo System <dse_demo@docusign.net>' with the subject 'TXXXXXXX - Your Life Insurance Policy is Available for Online Review and Signature'. The email body contains instructions for the Agency Case Contact to review the policy and electronically sign. A green circle 'A' is next to the subject line. A green circle 'B' is next to the 'I CONSENT' button at the bottom of the email body. A green circle 'C' is next to the 'VALIDATE' button in a pop-up window that appears when the 'I CONSENT' button is clicked. The pop-up window also contains a text field for the 'Last four digits of SSN' and a 'Show Text' link.

2. The Agency Case Contact must then read the Electronic Record and Signature Disclosure, and check “I Agree.” Click the **continue** button to proceed.

PRIVATE MESSAGE: Please review the policy document. If you are ready to forward for agent signature, please click "Approve." If you want to request a change, please select "Decline", then "Continue", and enter the decline reason.

Please read the Electronic Record and Signature Disclosure

☒ I agree to use electronic records and signatures

CONTINUE OTHER ACTIONS ▾

This consent acknowledges that you can receive and review forms provided electronically to you and also that by signing documents electronically you acknowledge your understanding that electronic signatures have the same force and effect as if you had affixed your signature on paper by hand. You further represent that you have read the documents to be signed electronically and that they have been accurately filled out.

In order to successfully receive electronic transmissions and electronically sign documents using this web site, it is recommended that your electronic device supports Windows®7 or above, or Macintosh OSX; Adobe Acrobat Reader; have browser settings such as Internet Explorer 9.0 or above (Windows only), Google® Chrome® (Windows only), Apple Safari (for Mac and iPad), Mozilla Firefox (Windows or Mac); a valid email address and security settings that allow per session cookies. The Company recommends that you keep electronic copies or print a copy of your received and completed documents.

To request from the Company a copy of any electronically submitted and signed document, please contact your agent or submit a written request which should be mailed via first class mail with sufficient postage to The Lincoln National Life Insurance Company at 100 N. Greene Street, Greensboro, NC 27401; 1-800-487-1485. The Company will not charge a fee for this service.

You are not required to consent to electronic signatures if you prefer not to do so. If you do not want to execute the Company's forms via electronic means and/or if you do not agree with all the terms and conditions of this consent, you must click the "Decline" button to cancel this transaction. If you do so the application for the policy and all other documents will be provided without charge to you in paper by your agent for your written signature. Additionally you are able to opt-out of a previous consent given for electronic signatures at any time. To revoke a previous consent please contact your agent. If you withdraw your consent, it will not affect the legal standing of any signed documents you may have already submitted previously.

I understand that if I do consent to the use of electronic signatures that there will be automatic encryption and storage of my

3. The Agency Case Contact will then review the policy for accuracy by scrolling through the pages, or by clicking START in the left panel. They **must use the buttons at the top** to continue the policy delivery and electronic signing process:
- **APPROVED:** Policy will be sent directly to the Financial Professional's email address for review and signing.
 - **DECLINED:** The Agency Case Contact will be prompted to provide the reason for declining, and 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 Case Contact.

Please review the documents below.

FINISH OTHER ACTIONS ▾

DocuSign Envelope ID: 28AF18D6-552D-4245-BA32-B613802FF348

Lincoln Financial

Approve **Decline**

DEMONSTRATION DOCUMENT ONLY
PROVIDED BY DOCUSIGN ONLINE SIGNING SERVICE
999 3rd Ave., Suite 1000, The Lincoln National Life Insurance Company - 0200
www.SecureOffice.com, PO Box 21008, Greensboro, NC 27420-1008
(hereinafter referred to as the "Company")

Consent for Electronic Signature

The Lincoln National Life Insurance Company (the "Company"), offers you the ability to sign and receive documents electronically. These disclosures will help you decide whether you would like to consent to this electronic process or not. Please read this carefully.

This consent acknowledges that you can receive and review forms provided electronically to you and also that by signing documents electronically you acknowledge your understanding that electronic signatures have the same force and effect as if you had affixed your signature on paper by hand. You further represent that you have read the documents to be signed electronically and that they have been accurately filled out.

In order to successfully receive electronic transmissions and electronically sign documents using this web site, it is recommended that your electronic device supports Windows®7 or above, or Macintosh OSX; Adobe Acrobat Reader; have browser settings such as Internet Explorer 9.0 or above (Windows only), Google® Chrome® (Windows only), Apple Safari (for Mac and iPad), Mozilla

4. Once the Agency Case Contact, Financial Professional and the client have a completed the signing process, Lincoln receives the signed policy for final review, and a secure DocuSign email is automatically sent to all parties. **The signed policy can be downloaded and saved from this email.**
- A. Optional — Free DocuSign Account: After each party completes the electronic signing process, they will have the option to create a free 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 later.

Frequently Asked Questions: DocuSign Agency Process

| Question | Answer |
|--|--|
| 1. How do I add an Agency review in the workflow by default? | <p>Please contact your dedicated Underwriting & New Business team to set up the agency review option by default.</p> <p>Default workflows can be customized by line of business:</p> <ul style="list-style-type: none"> • Core Life Insurance (Term, IUL, VUL) • Lincoln <i>MoneyGuard</i>® |
| 2. How do I add an Agency review in the workflow on a case-by-case basis? | <p>To add the 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 Case Manager prior to policy issue. <p>The Agency reviewer will automatically be set as the designated <u>Case Contact</u>, unless otherwise indicated using the methods listed above.</p> |
| 3. How can an Agency reviewer check an ePolicy delivery status? | See Lincoln Policy Delivery Dashboard (pg. 8) . |

How it Works: DocuSign Financial Professional Signature Process

After the Agency has pre-approved the policy (if applicable), a secure DocuSign link is emailed directly to the Financial Professional to begin the signing process.

1. Within 24 hours of issue, the policy and any applicable forms are sent via email from **DSE@esignature.lfg.com** to the **Financial Professional** for review. The link is valid for 120 days.
 - A. The Subject line will read **“Your Life Insurance Policy is Available for Online Review and Signature.”**
 - B. The Financial Professional will click **“I Consent”** to continue.
 - C. To access the policy documents, the Financial Professional must enter the **last 4 digits of the Primary Insured’s Social Security Number** to validate.

A

TXXXXXXXX - Your Life Insurance Policy is Available for Online Review and Signature

DocuSign Demo System <dse_demo@docusign.net>

To

Retention Policy Default Retention - Inbox (6 months) Expires 12/15/2020

Thu 6/18/2020 11:39 PM

Reply Reply All Forward

If there are problems with how this message is displayed, click here to view it in a web browser.
Click here to download pictures. To help protect your privacy, Outlook prevented automatic download of some pictures in this message.

Hi Valued Financial Professional,

Thank you for choosing Lincoln Financial Group for your life insurance needs. Your Policy has been issued. Please review all forms for accuracy, and electronically sign the delivery requirements.

In order to access the policy, please use the last 4 digits of the primary insureds SSN for authentication. Upon review of the policy, if you find changes are needed, please select the “Decline” button and add the changes needed in the pop-up box that appears.

Please check with your Financial Professional on how to transmit premium payment. If advised to send payment directly to Lincoln, please note the policy number on the check and send to The Lincoln National Life Insurance Company c/o New Business, 100 N. Greene Street, Greensboro, NC 27401

Click on the button marked “I CONSENT” below if you have read and understand and Disclosures” and you would like to continue with this electronic process. You agree or decline electronic transmissions once you have a chance to review your email because of a prior consent given you may opt-out at any time. To revoke a access your policy electronically at this time please contact your agent.

B **I CONSENT**

Welcome!

Your insurance document is available for review. To ensure your information remains secure and confidential, please answer the question(s) below:

Last four digits of SSN

VALIDATE

Show Text

C

2. The Financial Professional must then read the Electronic Record and Signature Disclosure, and check **“I Agree.”** Click the **continue** button to proceed.

PRIVATE MESSAGE: Please review the policy document. If you are ready to forward for agent signature, please click “Approve.” If you want to request a change, please select “Decline”, then “Continue”, and enter the decline reason.

Please read the Electronic Record and Signature Disclosure

☒ I agree to use electronic records and signatures.

CONTINUE **OTHER ACTIONS**

This consent acknowledges that you can receive and review forms provided electronically to you and also that by signing documents electronically you acknowledge your understanding that electronic signatures have the same force and effect as if you had affixed your signature on paper by hand. You further represent that you have read the documents to be signed electronically and that they have been accurately filled out.

In order to successfully receive electronic transmissions and electronically sign documents using this web site, it is recommended that your electronic device supports Windows 7 or above, or Macintosh OS X; Adobe Acrobat Reader; have browser settings such as Internet Explorer 9.0 or above (Windows only), Google Chrome (Windows only), Apple Safari (for Mac and iPad), Mozilla Firefox (Windows or Mac), a valid email address and security settings that allow per session cookies. The Company recommends that you keep electronic copies or print a copy of your received and completed documents.

To request from the Company a copy of any electronically submitted and signed document, please contact your agent or submit a written request which should be mailed via first class mail with sufficient postage to The Lincoln National Life Insurance Company at 100 N. Greene Street, Greensboro, NC 27401; 1-800-487-1485. The Company will not charge a fee for this service.

You are not required to consent to electronic signatures if you prefer not to do so. If you do not want to execute the Company's forms via electronic means and/or if you do not agree with all the terms and conditions of this consent, you must click the “I Decline” button to cancel this transaction. If you do so the application for the policy and all other documents will be provided

3. Click **“START”** to begin. The DocuSign process will navigate the Financial Professional through the policy.
 - A. Any **required or needed information** will be highlighted in red.
 - B. After reviewing the complete policy and entering any needed information, the agent will click **“NEXT”** to proceed.

Please review the documents below. **FINISH** **OTHER ACTIONS**

DocuSign Envelope ID: 64759E7F-8466-4040-904C-F4CBC2BBA84C

Lincoln Financial

Consent for Electronic Signature

The Lincoln National Life Insurance Company (hereinafter referred to as the "Company")

General Information

1. (a) **VALUED** / / **CLIENT** / (b) How long have you known the Proposed Insured? **10 YRS**

2. Are you related to the Proposed Insured? ☐ Yes ☐ No If "Yes," Give details:

3. Do the Proposed Insured and Owner(s) read and understand the English Language? ☐ Yes ☐ No If "No," how were the application and other solicitation forms completed?

Agent Information (To ensure proper payment of commissions, please fully complete the following sections. Incomplete or incorrect information may delay compensation payment.)

4. Name of Affiliated Agency: **VALUED AGENCY**

5. Have you recently submitted paperwork for a change in reporting hierarchy or commission set-up? ☐ Yes ☐ No If "Yes" please describe the change requested:

6. Agents/Financial Advisors who participated in this application:

| | First Name | Last Name | SSN/TIN | Agent Number or Sa/Pc Code | Split % |
|---|------------|-----------|---------|----------------------------|---------|
| W | | | | | |
| S | | | | | |
| T | | | | | |

Agent's Report

Powered by DocuSign

4. Where a signature is required, the Financial Professional will click the **“Sign”** button to choose an electronic signature (select a style or draw their own) and click **“Adopt and Sign.”**

the time of application.

- ▶ I declare that if replacement is involved, I certify that only company approved sales materials were used in this sale and that copies of all sales materials were left with the applicant.
- ▶ I declare I have not been involved in any recommendation, settlement, viatical or other secondary market provider
- ▶ I declare that I have verified that all life insurance covered Insured(s) has been disclosed on this application, including to a life settlement, viatical or other secondary market
- ▶ I declare, to the best of my knowledge, the source of financing loan; or (2) any arrangement, other than a interest in the potential for earnings based on the provi
- ▶ I have reviewed and I understand Lincoln Financial Group in form GB10877.
- ▶ I declare that I have accurately answered all questions

Sign

Signature of Licensed Agent, Financial Planner or Registered Representative

Lincoln Financial Group is the marketing name for Lincoln National Corporation MG11724

Adopt Your Signature

Confirm your name, initials, and signature.

* Required

Full Name* **VALUED AGENT** Initials* **VA**

SELECT STYLE **DRAW**

PREVIEW **Change Style**

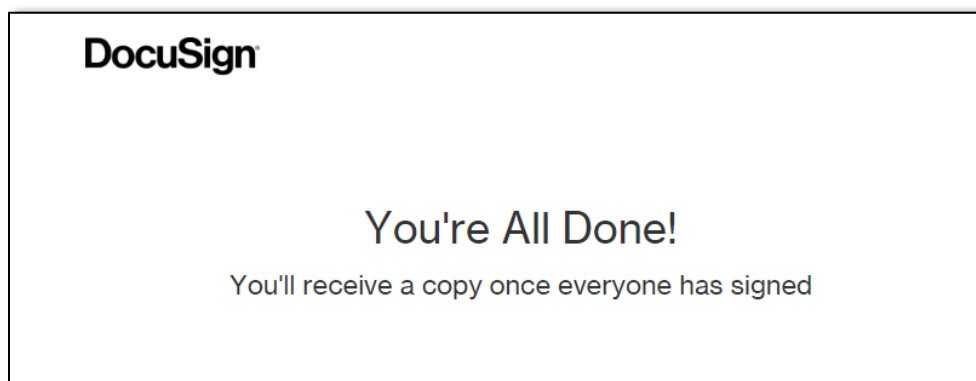
DocuSigned by: **VALUED AGENT** **DS** **VA**

By selecting Adopt and Sign, I agree that the signature and initials will be the electronic representation of my signature and initials for all purposes when I (or my agent) use them on documents, including legally binding contracts - just the same as a pen-and-paper signature or initial.

ADOPT AND SIGN **CANCEL**

5. Once the Financial Professional reaches the bottom of the document, click **“FINISH”** to complete the signing process.

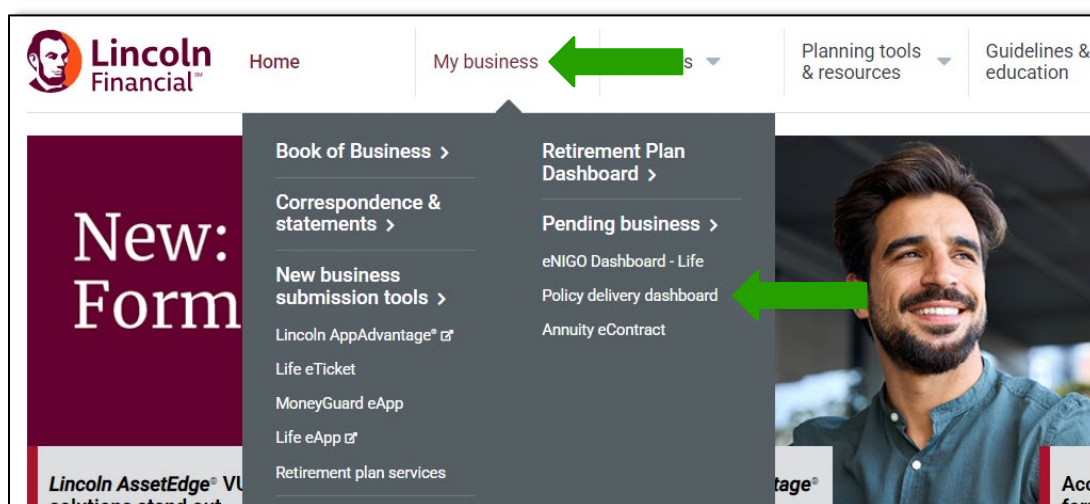
- A. Once the Agency Case Contact, Financial Professional and the client have completed the signing process, Lincoln receives the signed policy for final review, and a secure DocuSign email is automatically sent to all parties. **The signed policy can be downloaded and saved from this email.**
 - B. Optional — Free DocuSign Account: After each party completes review and/or the electronic signing process, they will have an option to create a free 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 later.
6. Finally, the Financial Professional will receive **confirmation** that their signing is complete.



How it Works: Lincoln ePolicy Delivery Dashboard

Using the Policy Delivery Dashboard, Financial Professionals and Agencies can view, manage and track the status of all ePolicy Delivery cases directly from the Lincoln Producer Website!

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



3. Once inside, the Policy Delivery Dashboard shows all policies that are in an **issued status** and have been initiated through the DocuSign electronic delivery process.
 - A. Users can **search** by policy number or last name, and/or
 - B. They can access the **policy details** by clicking the policy number

My business > Pending business > Policy delivery dashboard

Policy delivery dashboard

Search

Policy number Enter policy number

[Reset search](#)

Search results: number of records met search criteria (26)

| CLIENT NAME | POLICY | PRODUCT TYPE | MAILING METHOD | MAILED DATE | CANCEL DATE | POLICY STATUS |
|------------------|--------------------------|--|------------------|-------------|-------------|---------------|
| VALUED, CLIENT 1 | TXXXXXXX | LELT1019 - Lincoln LifeElements Level Term 10 2019 | Direct eDelivery | 01/05/2026 | 03/06/2026 | ISSUED |
| VALUED, CLIENT 2 | LGXXXXXX | LGSUL19 - Lincoln LifeGuarantee SUL 2019 | Direct eDelivery | 09/30/2026 | 12/31/2025 | ISSUED |

4. From the policy details page, users can:
 - A. Download an *unsigned* copy of the **issued** policy (this can also be obtained from DocuSign).
 - B. See client information, including a list of the **signers**.
 - C. **Change the email address** and resend the policy, and/or
 - D. Request a **change to the policy**, prior to it being delivered to the client.

My business > Pending business > Policy delivery dashboard

Policy delivery dashboard

Policy #: **TXXXXXXXXX** details [Print policy](#)

CLIENT INFORMATION

| LAST NAME | FIRST NAME | SEX | AGE | SSN | DOB |
|-----------|------------|-----|-----|-------------|------------|
| VALUED | CLIENT 1 | F | 50 | XXX-XX-XXXX | 5/19/1975 |
| VALUED | CLIENT 2 | M | 52 | XXX-XX-XXXX | 12/13/1973 |

SIGNERS

| SIGNER | SIGNER ROLE | SIGNER EMAIL ADDRESS | STATUS |
|----------------|------------------------|--------------------------|-----------|
| AGENCY CONTACT | Pre-Approver | Agency.Contact@gmail.com | Completed |
| VALUED AGENT | Financial Professional | Valued.Agent@gmail.com | Completed |

Change email addresses & resend policy

Select recipient(s) below and click resend. If a recipient's email has changed, enter the new email address in the space provided before resending the policy.

☐ VALUED, CLIENT 1 (Valued.Client@gmail.com)

Request change


Policy number: TXXXXXXXXX
Client: Valued Client 1

Enter your response here.


Maximum characters allowed is 2,000. Don't copy and paste into the box. Your message shouldn't contain HTML or special characters.

5. Scroll to the bottom of the policy details page to see:

- A. Activity **history**,
- B. **Contact information** for the Underwriter and New Business Case Manager, and
- C. General **policy information**.


A  **HISTORY**

| DATE | ACTIVITY HISTORY |
|------------|--|
| 09/07/2025 | Signer CLIENT 1, VALUED (Insured-Owner) <Valued.Client1@gmail.com> Status = Sent |
| 09/06/2025 | DocuSign has sent the application package to the applicable signers. |
| 09/01/2025 | Electronic Signing has been declined by |

B  **CONTACT INFORMATION**

Underwriter
Dedicated Lincoln Underwriter



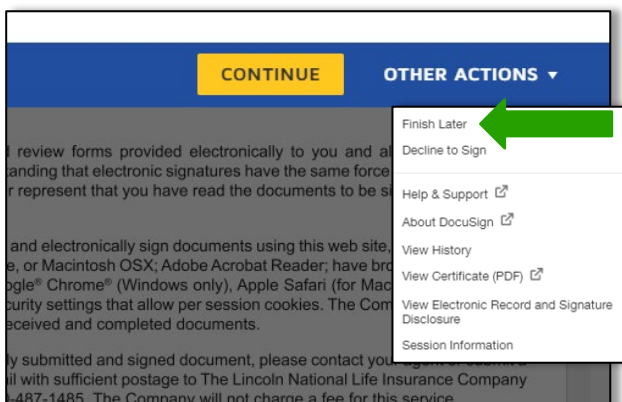
NBCM
Lincoln New Business Case Manager
XXX-XXX-XXXX
NBCM@lfg.com

C  **POLICY INFORMATION**

| | |
|---|---|
| Plan: LELT1019 - Lincoln LifeElements Level Term 10 2019 | Last activity: 09/07/2025 |
| Face amount: \$500,000 | Issued state: CO |
| Policy date: 09/05/2025 | Policy status: ISSUED |
| Cancel date: 12/06/2025 | Policy mailed: Direct eDelivery 09/07/2025 |

Frequently Asked Questions: DocuSign Financial Professional Process

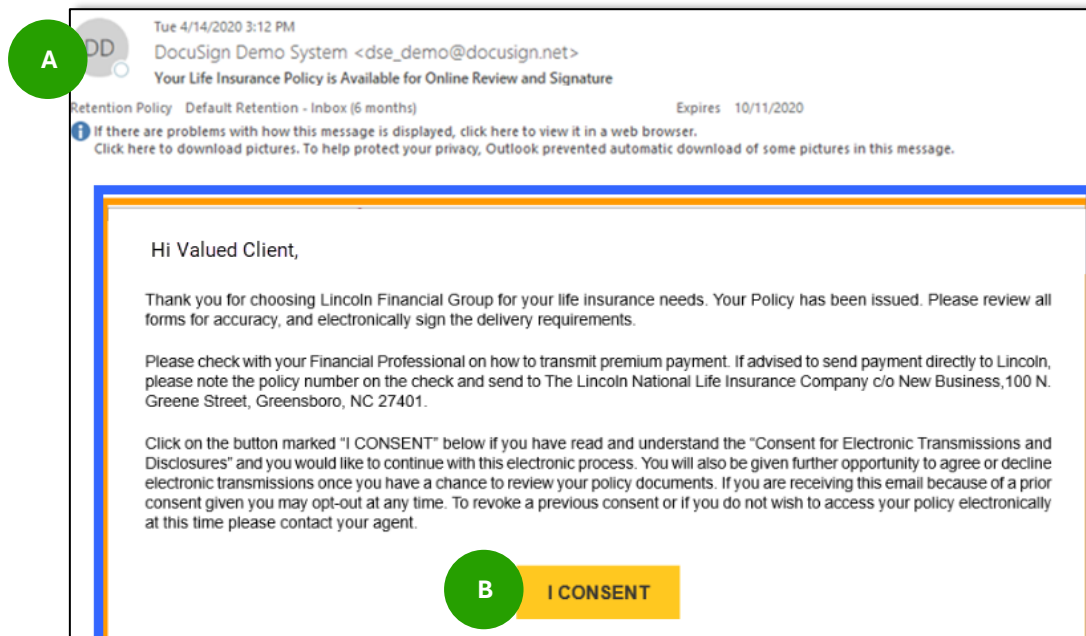
| Question | Answer |
|---|--|
| 1. How do I add an Agency review in the workflow? | See Optional Agency Pre-Approval FAQs (pg. 5) . |
| 2. If I choose DocuSign ePolicy Delivery, will this apply to ALL my policies? | If a default is set (see next question), it will apply to the policies within the Lincoln life insurance line(s) of business that you choose for this method. Or you may choose DocuSign ePolicy delivery on a case-by-case basis. |
| 3. How do I set DocuSign as the default ePolicy delivery method? | <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 Insurance (Term, IUL, VUL) ○ Lincoln <i>MoneyGuard</i>® <p>Default policy delivery is not available for Guam, Puerto Rico, Northern Mariana Islands or Virgin Islands at this time.</p> |
| 4. How do I set DocuSign as the ePolicy delivery method on a case-by-case basis? | <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 submission, • Indicate <u>DocuSign ePolicy Delivery</u> in the email at 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 Lincoln <i>MoneyGuard</i>®, you may also indicate this on the Coversheet [Form MG11672; firm variations]:</p> |

| | |
|--|---|
| | <div> <p>Check here if your client is interested in having the policy sent via email for electronic signatures <input type="checkbox"/> </p> <p>Email address to use for the FA's eDelivery if other than 1st Primary Case Contact noted above: _____ </p> </div> |
| 5. How can a Financial Professional check an ePolicy delivery status? | See Lincoln Policy Delivery Dashboard (pg. 8) . |
| 6. 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 Case Manager. |
| 7. 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 user may enter the reason they are declining to sign. This will send notice and reason back to Lincoln. |
| 8. What happens if a user selects “Decline to Sign.” | If ANY signer declines to sign, Lincoln will be notified, and the process is stopped. A new policy delivery method must be chosen. To continue with DocuSign ePolicy Delivery, the process will re-start and all signers will be required to electronically sign again. |
| 9. Is there a charge to use the ePolicy Delivery service? | No. Lincoln’s DocuSign ePolicy Delivery service is available to all customers at no additional charge. |
| 10. Am I able to start signing and finish the process later? | <p>Yes. Click “Other Actions” in the top left and select “Finish Later.”</p>  |

How it Works: DocuSign Client Signature Process

After the Financial Professional has signed, a secure DocuSign link is emailed directly to the client to begin the signing process.

1. The policy and any applicable forms are sent via email from **DSE@esignature.lfg.com** to the **Client** for review. The link is valid for 21 days.
 - A. The Subject line will read **"Your Life Insurance Policy is Available for Online Review and Signature."**
 - B. The client will click **"I Consent"** to continue, and personalized **welcome video** will play.



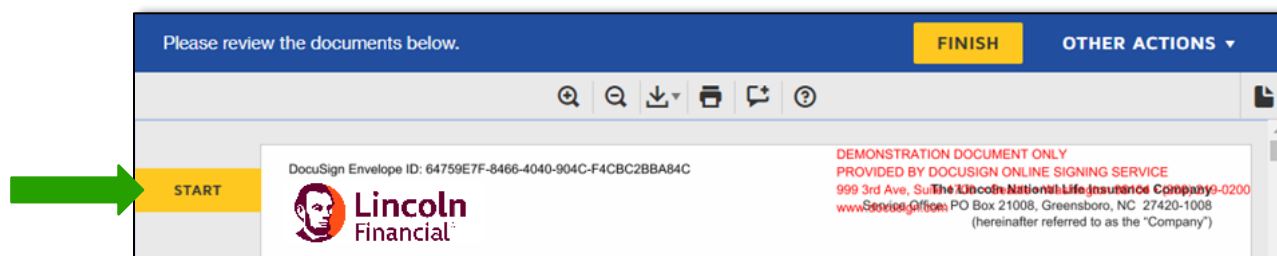
2. After welcome video is finished, the client will be auto-directed to the welcome screen and must validate their identity by entering the **last 4 digits of their Social Security Number**.

A screenshot of the Lincoln Financial eSubmission welcome screen. The header shows the Lincoln Financial logo and 'Welcome to the Lincoln eSubmission' with a 'Help' link. Below the header, it says 'LIFE NEW BUSINESS eDELIVERY' and 'Thank you for choosing Lincoln Financial Group. This page will allow you access to view consent for electronic transmissions and complete the signing process.' There is a text input field labeled 'Enter the last 4 digits of your SSN and select CONTINUE to start the signing process.' with a placeholder 'Last 4 digits of SSN'. A green arrow points to the input field. Below the input field is a blue button labeled 'CONTINUE'.

3. The client must then read the Electronic Record and Signature Disclosure, and check **"I Agree."** Click the **continue** button to proceed.

A screenshot of the Electronic Record and Signature Disclosure screen. At the top, it says 'PRIVATE MESSAGE: Please review the policy document. If you are ready to forward for agent signature, please click "Approve." If you want to request a change, please select "Decline", then "Continue", and enter the decline reason.' Below this, there is a blue bar with the text 'Please read the Electronic Record and Signature Disclosure' and a checkbox labeled 'I agree to use electronic records and signatures'. A green arrow points to the checkbox. To the right of the checkbox is a yellow button labeled 'CONTINUE' and a link 'OTHER ACTIONS'. Below the blue bar, there is a small text block: 'This consent acknowledges that you can receive and review forms provided electronically to you and also that by signing documents electronically you acknowledge your understanding that electronic signatures have the same force and effect as if you had affixed your signature on paper by hand. You further represent that you have read the documents to be signed electronically and that they have been accurately filled out.'

4. Click **“START”** to begin. The DocuSign process will navigate the client through the policy.



5. Where a signature is required, the client will click the **“Sign”** button to choose an electronic signature (select a style or draw their own) and click **“Adopt and Sign.”**

- A. Note: If the insured is a minor, the parent or guardian must adopt their signature to sign in capacity of the insured.

A screenshot showing a 'Sign' button on a document and an 'Adopt Your Signature' dialog box. The 'Sign' button is yellow with a red arrow and the word 'Sign'. The dialog box is titled 'Adopt Your Signature' and contains the text: 'Confirm your name, initials, and signature.' Below this are fields for 'Full Name*' (containing 'VALUED CLIENT') and 'Initials*' (containing 'AT'). There are 'SELECT STYLE' and 'DRAW' buttons. A 'PREVIEW' section shows a signature 'VALUED CLIENT' and initials 'VC' with a DocuSign ID '1DE3A9BF3E614FD...'. At the bottom are 'ADOPT AND SIGN' and 'CANCEL' buttons. A disclaimer at the bottom of the dialog box states: 'By selecting Adopt and Sign, I agree that the signature and initials will be the electronic representation of my signature and initials for all purposes when I (or my agent) use them on documents, including legally binding contracts - just the same as a pen-and-paper signature or initial.'

6. Once the client reaches the bottom of the document, click **“FINISH”** to complete the signing process.
- A. Once the Agency Case Contact, Financial Professional and the client have a completed the signing process, Lincoln receives the signed policy for final review, and a secure DocuSign email is automatically sent to all parties. **The signed policy can be downloaded and saved from this email.**
- A. Optional — Free DocuSign Account: After each party completes review and/or the electronic signing process, they will have an option to create a free 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 later.
7. Next, if the initial premium has not been received for the policy, the client will have **two payment options** available during the electronic policy delivery process:
- A. **Term and Permanent Policies:** Electronic Funds Transfer (EFT)
- If there is a balance due or if EFT is needed for future ongoing payments, the client will be instructed to **fill out the EFT form.**

A screenshot of a form titled 'Step 1 - Insured Information'. It asks to 'Indicate policy information for first policy:'. There are input fields for 'Policy Number:' and 'First Name:'. A yellow 'FILL IN' button is next to the 'First Name' field. To the right, there is a 'Step 1 - Guidance' box with instructions: 'Enter the policy or certificate number.' and 'Enter the full legal name of the person designated as the insured on the policy or...'

- Optional: the client can complete the EFT Form for a one-time draft for an initial semi-annual or annual premium and then elect direct bill in subsequent years.

B. Term Policies Only: Credit/Debit Card (Visa, Discover or Mastercard) – Not available in all states.

- If the initial premium is required but not paid, and the amount is over \$5, a **Pay Now** button will display after the signing process is complete.

Thank you for completing the signing process

Select PAY NOW to pay initial premium via Credit Card. If other payment option was chosen, select TAKE SURVEY.

PAY NOW TAKE SURVEY

- On the Pay Now screen, enter the policy number in all caps, and the insured's date of birth. Click the **Pay Now** button again.

PAY NOW

Policy Number
TXXXXXXXX

Insured DOB (MM/DD/YYYY)

Pay Now

- Enter the credit card information and click **Continue to Payment**.

Policy Number
TXXXXXXXX

Amount Due \$500.12

Payment Amount \$500.12

Payment Method Add A Payment Method

Pay Date 8/14/2020

Continue to Payment

- Finally, the client will receive **confirmation** that their signing is complete, and they can provide **feedback** on their experience.

Thank you for completing the signing process

We would like to hear from you. Please select TAKE SURVEY to complete a short questionnaire.

TAKE SURVEY

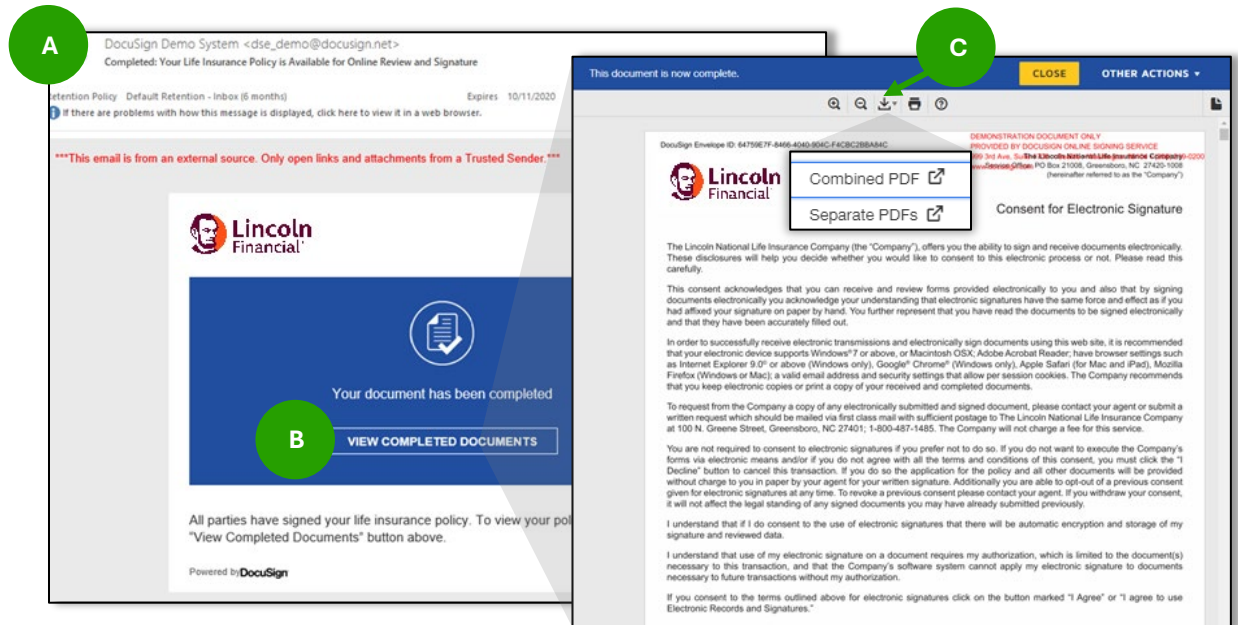
Frequently Asked Questions – DocuSign Client Process

| Question | Answer |
|--|--|
| 1. 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. |
| 2. What should my client do if they want to decline signing the policy? | Under the “Other Actions” dropdown, select Decline to Sign . At this point the policy is voided and inaccessible to other signers. A pop-up box will appear prompting the client to input the reason for declining. |
| 3. Can they start the signing process and finish later? | Yes, under the “Other Actions” dropdown, select Finish Later . |
| 4. Does my client 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. |

How it Works: DocuSign Final Policy Review and Placement

Once all parties have completed the signing process, Lincoln receives a signed policy for review.

1. A secure DocuSign email will automatically be generated to the Agency, Financial Professional and the client.
 - A. The Subject line will read **“Completed: Your Life Insurance Policy is Available for Online Review and Signature.”**
 - B. Click **“View Completed Documents”** to open.
 - C. Use the buttons at the top to download, save, and/or print the Policy PDF for your records.



ePolicy Delivery via DocFast

DocFast is available for iPipeline subscribers only and features a fully electronic policy delivery process to reduce paper, in-person touchpoints and turnaround times.

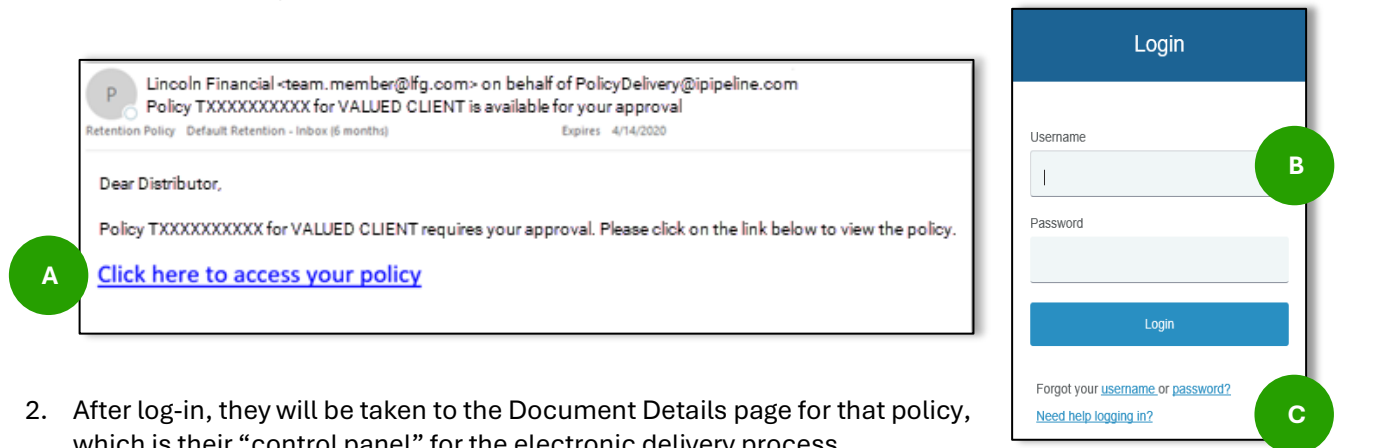
DocFast Benefits

- ✓ Same-day delivery of issued policies
- ✓ Mobile-compatible
- ✓ Faster turnaround times

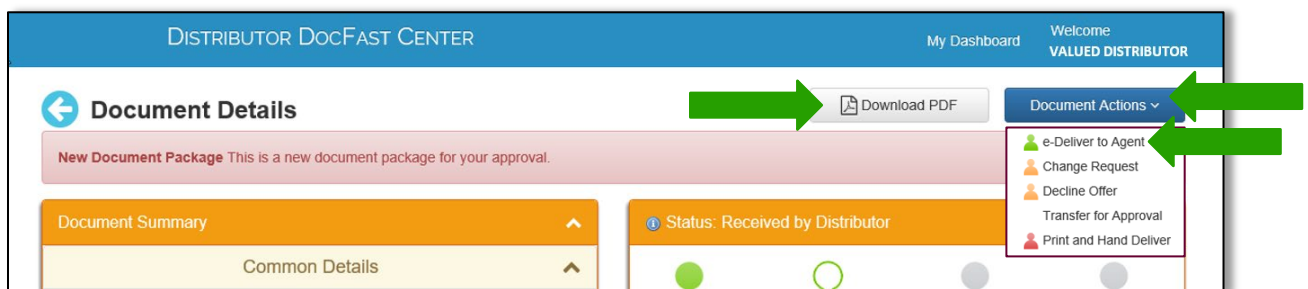
How it Works: Optional DocFast Agency Pre-Approval Process

The process below is optional. Please see [Agency FAQs](#) for instructions to set up the Agency review option.

- When Lincoln initiates the electronic delivery process, the Agency Distributor will receive an email from **PolicyDelivery@ipipeline.com**.
 - Click “**Click here to access your policy**” to login to DocFast.
 - Here they will enter their **username and password** to start the process.
 - If the Agency Distributor forgets their username or password, they can click on the links directly on the login screen for assistance.



- After log-in, they will be taken to the Document Details page for that policy, which is their “control panel” for the electronic delivery process.
- To review the policy, click “**Download PDF.**”
- Once approved, click “**Document Actions**” and select “**e-Deliver to Agent**” in the top right corner.



5. **Search** for the correct agent, select their name and click the “**Select**” button at the bottom. If the agent cannot be located, add a new one by clicking the “**Add New Agent**” button.

Agent Search

First Name Last Name E-mail Address

Filter results to display agents from
--Any Organization--

| | Last Name | First Name | Email | Distributor |
|--------------------------|-----------|------------|--------------------------|-------------|
| <input type="checkbox"/> | Agent1 | Joe | Agent1@agency.com | Agency |
| <input type="checkbox"/> | Agent2 | William | Agent2@agency.com | Agency |
| <input type="checkbox"/> | Agent3 | Sara | Agent3@agency.com | Agency |
| <input type="checkbox"/> | Agent4 | Charles | Agent4@agency.com | Agency |
| <input type="checkbox"/> | Agent5 | Christine | Agent5@agency.com | Agency |
| <input type="checkbox"/> | Doe | John | John.Doe@ValuedAgent.com | Agency |

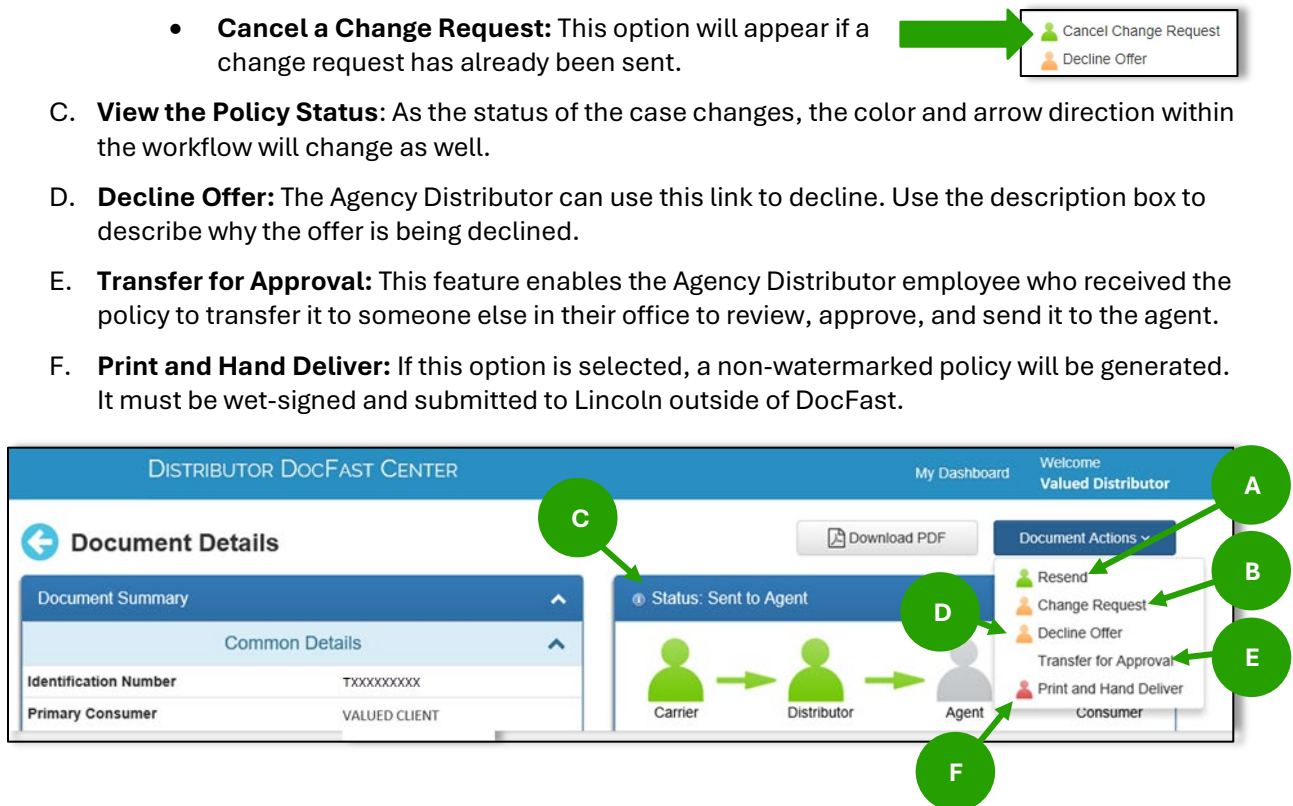
Please search before adding a new agent. This button is disabled until a search is performed.

6. Once the agent has been selected, the Agency Distributor will have the *option* to upload any additional document(s) to send to the agent. Select the “**Send Document to Agent**” button at the bottom to continue.
- A. Note: Users do not need to upload the eDelivery Packet, this will automatically be sent. Any additional files uploaded will not be seen by the consumer or Lincoln.

How it Works: DocFast Agency Dashboard

1. The following actions are also available on the Document Details page:

- A. **Resend the Policy:** If the agent says that the email was not received, the Agency Distributor can go back and click the “Resend” button.
- B. **Request a Change:** If something is wrong with the policy, the Agency Distributor can request a change. Use the description box to describe what needs to be changed. Click “Submit” to send the request directly to Lincoln.
 - **Cancel a Change Request:** This option will appear if a change request has already been sent.
- C. **View the Policy Status:** As the status of the case changes, the color and arrow direction within the workflow will change as well.
- D. **Decline Offer:** The Agency Distributor can use this link to decline. Use the description box to describe why the offer is being declined.
- E. **Transfer for Approval:** This feature enables the Agency Distributor employee who received the policy to transfer it to someone else in their office to review, approve, and send it to the agent.
- F. **Print and Hand Deliver:** If this option is selected, a non-watermarked policy will be generated. It must be wet-signed and submitted to Lincoln outside of DocFast.



Frequently Asked Questions: DocFast Agency Process

| Question | Answer |
|---|---|
| 1. How do I add an Agency review into the DocFast workflow by default? | Users must be registered for iPipeline to utilize DocFast. For questions regarding New Business or Case Access, please contact your BGA, Agency or back-office. Note: Initial set-up may take up to two weeks to complete. |
| 2. I am an iPipeline user. If I have issues with DocFast, 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: DocFast cases cannot be seen by Lincoln employees.</p> |

How it Works: DocFast Financial Professional Signature Process

After the Agency has pre-approved the policy (if applicable), a link to log into iPipeline is emailed directly to the Financial Professional to begin the signing process.

1. First, the Financial Professional will receive an email from **PolicyDelivery@ipipeline.com**.
 - A. Click **“Click here to access your policy”** to login to DocFast.
 - B. Here they will enter their **username and password** to start the process.
 - C. If the Financial Professional forgets their username or password, they can click on the links directly on the login screen for assistance.

The image shows an email and a login screen. The email, from PolicyDelivery@ipipeline.com, informs a Valued Agent that a new ePolicy is available. It includes a link labeled 'A' to access the policy. The login screen, labeled 'B', has fields for Username and Password, and a 'Login' button. Links for 'Forgot your username or password?' and 'Need help logging in?' are at the bottom, labeled 'C'.

2. After log-in, they will be taken to the Document Details page for that policy, which is their “control panel” for the electronic delivery process.
3. To review the policy, click **“Download PDF.”**
4. Once approved, click **“Document Actions”** and select **“e-Sign and e-Deliver to Consumer”** in the top right corner.

The image shows the 'AGENT DocFAST CENTER' interface. The 'Document Details' page includes a 'Download PDF' button (indicated by a green arrow) and a 'Document Actions' dropdown menu (indicated by a green arrow). The dropdown menu has options: 'e-Sign and e-Deliver to Consumer' (indicated by a green arrow), 'Change Request', 'Decline Offer', and 'Print and Hand Deliver'. The page also displays a 'Document Summary' table and a 'Status: Received by Agent' section with a flow diagram showing the process from Carrier to Distributor to Agent to Consumer.

| Document Summary | |
|--------------------------|--|
| Common Details | |
| Identification Number | TXXXXXXXXX |
| Primary Consumer | Valued Client Valued.Client@gmail.com |
| Delivery Expiration Date | December 18, 2025 |
| Annual Premium | \$384.00 |

| Name | Role | Status | Action |
|----------------|---------------|-----------------------------|--------|
| Agent, Valued | Agent | Received Awaiting Signature | |
| CLIENT, VALUED | Insured-Owner | Not Sent | |

5. For **first-time DocFast users**, the Financial Professional will be required to enter the last four digits of their **Social Security Number** to move forward. This step is only required the first time.

The image shows a 'Login' screen for first-time users. It includes a 'Continue' button and a 'Trouble logging in?' link. A green arrow points to the 'Last 4 SSN' input field.

- The Financial Professional must then read the Electronic Record and Signature Disclosure, and check **"I Agree."** Click the **continue** button to proceed.

Policy Documents were submitted from PolicyEX.iPipeline.com

Please read the Electronic Record and Signature Disclosure.

☐ I agree to use electronic records and signatures.

CONTINUE OTHER ACTIONS ▾

- Click **"START"** to begin. The DocuSign process will navigate the Financial Professional through the policy.

Please review the documents below.

START FINISH OTHER ACTIONS ▾

DocuSign Envelope ID: 88BF207E-6A61-4D03-B7A4-16DEB4F59709

Lincoln Financial

DEMONSTRATION DOCUMENT ONLY
PROVIDED BY DOCUSIGN ONLINE SIGNING SERVICE
999 3rd Ave, Suite 2000, Greensboro, NC 27409-0000
www.docuonline.com
DocuSign, Inc. PO Box 21008, Greensboro, NC 27420-1008
(hereinafter referred to as the "Company")

Consent for Electronic Signature

- Where a signature is required, the Financial Professional will click the **"Sign"** button to choose an electronic signature (select a style or draw their own) and click **"Adopt and Sign."**

decrease in face amount with increasing premiums following the level term period. I understand this only occurs if coverage is continued beyond the level term period selected. I acknowledge that I have reviewed this disclosure for the applied for policy and understand how the policy will perform during and after the level term period.

SIGN Sign

Signature of Owner(s)/Applicant(s) Date Signature of Insurance Producer Date 2/21/2020

- Once the Financial Professional reaches the bottom of the document, click **"FINISH"** at the top to complete the signing process.

Please review the documents below.

FINISH OTHER ACTIONS ▾

DocuSign Envelope ID: 88BF207E-6A61-4D03-B7A4-16DEB4F59709

DEMONSTRATION DOCUMENT ONLY
PROVIDED BY DOCUSIGN ONLINE SIGNING SERVICE

- Next, the Financial Professional will choose the **client signature method**. If email is selected, the option to **CC or BCC** someone will appear after clicking **"Continue"** – those CC'd or BCC'd will not have any signature or action capabilities.

Please select a signing method for each consumer below, then click 'Continue'

INSURED-OWNER

First Name Last Name

VALUED CLIENT

E-mail Address

valued.client@gmail.com

Signing Method

☒ Email ☐ Face To Face

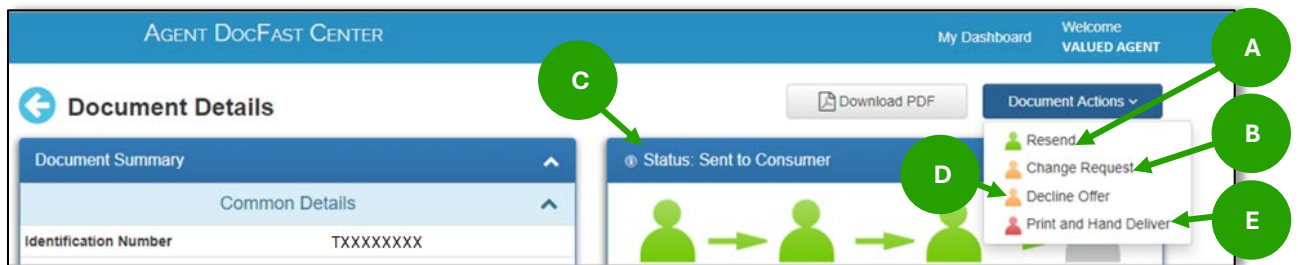
Continue Cancel

- Once the client has signed, the Financial Professional will receive a **confirmation** email confirming the signing process is complete.

How it Works: DocFast Financial Professional Dashboard

1. The following actions are also available on the Document Details page:

- A. **Resend the Policy:** If the client says that the email was not received, the Financial Professional can go back and click the “Resend” button.
- B. **Request a Change:** If something is wrong with the policy, the Financial Professional can request a change. Use the description box to describe what needs to be changed. Click “Submit” to send the request directly to Lincoln.
 - **Cancel a Change Request:** This option will appear if a change request has already been sent.
- C. **View the Policy Status:** As the status of the case changes, the color and arrow direction within the workflow will change as well.
- D. **Decline Offer:** The Financial Professional can use this link to decline. Use the description box to describe why the offer is being declined.
- E. **Print and Hand Deliver:** If this option is selected, a non-watermarked policy will be generated. It must be wet-signed and submitted to Lincoln outside of DocFast.



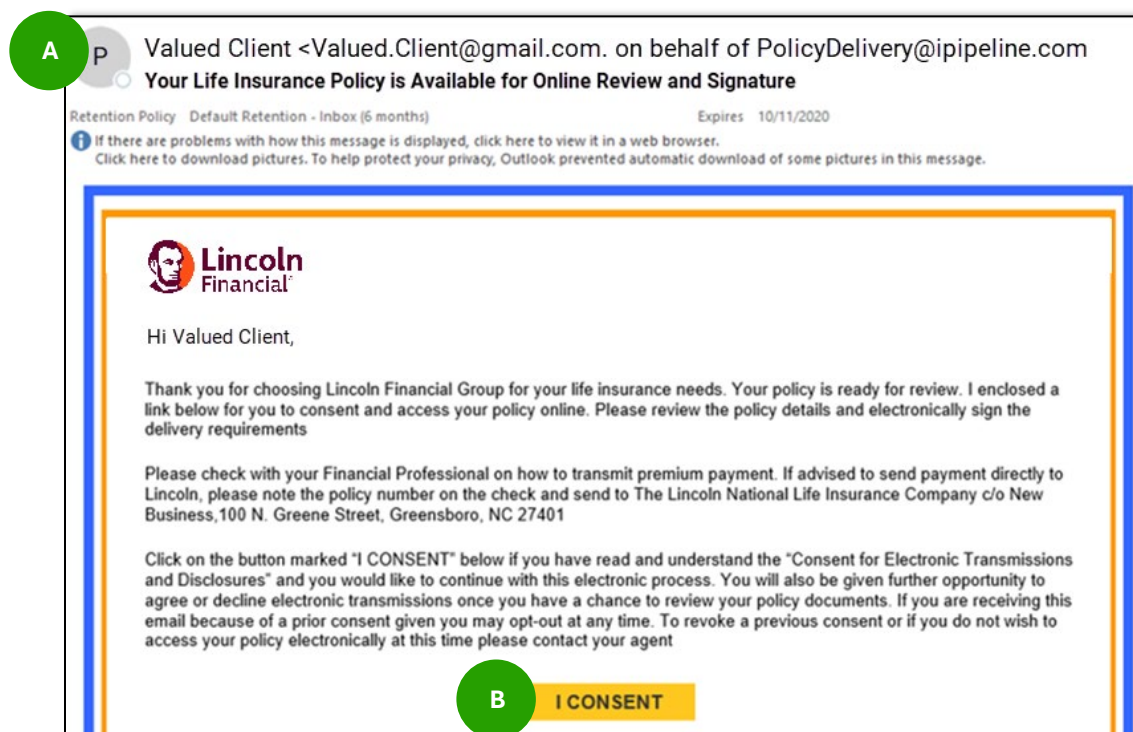
Frequently Asked Questions: DocFast Financial Professional Process

| Question | Answer |
|---|---|
| 1. How do I initially get set-up with a DocFast account? | Contact your Underwriting & New Business team for set up with iPipeline. Note: Initial setup may take up to 2 weeks to complete. |
| 2. If I choose DocFast ePolicy Delivery, will this apply to ALL my policies? | If a default is set (see next question), it will apply to the policies within the Lincoln life insurance line(s) of business that you choose for this method. Or you may choose DocFast ePolicy delivery on a case-by-case basis. |
| 3. I am an iPipeline user. If I have issues with DocFast, 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: DocFast cases cannot be seen by Lincoln employees.</p> |

How it Works: DocFast Client Signature Process

After the Financial Professional has signed, a secure DocuSign link is emailed directly to the client to begin the signing process.

1. The policy and any applicable forms are sent via email from PolicyDelivery@ipipeline.com to the **Client** for review. The link is valid for 120 days.
 - A. The Subject line will read **“Your Life Insurance Policy is Available for Online Review and Signature.”**
 - B. The client will click **“I Consent”** to continue. At this time, a personalized **welcome video** will automatically play.



2. After policyowner video is over, the client must **validate** their identity either by **Text or Automated Voice**, depending on the phone number provided.
 - A. **Cell Phone:** The client will receive an SMS text message with a confirmation code to begin the electronic signing process. Standard messaging charges may apply.
 - B. **Landline:** The client will receive an automated voice message with a verification code to begin the electronic signing process.
3. The client must then read the Electronic Record and Signature Disclosure, and check **“I Agree.”** Click the **continue** button to proceed.



4. Click **“START”** to begin. The DocFast process will navigate the client through the policy.

The screenshot shows a web interface with a dark red header bar. On the left, a green arrow points to a red button labeled 'START'. The header bar also contains the text 'Please review the documents below.' and navigation links 'FINISH' and 'OTHER ACTIONS'. Below the header, there is a document preview area with the Lincoln Financial logo and a disclaimer: 'DEMONSTRATION DOCUMENT ONLY PROVIDED BY DOCFAST ONLINE SIGNING SERVICE 800 3rd Ave, 5th Fl, New York, NY 10022-1219-0200 www.docfastonline.com PO Box 21008, Greensboro, NC 27420-1008 (hereinafter referred to as the "Company")'.

5. Where a signature is required, the client will 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 with a signature line. A green arrow points to a yellow button labeled 'Sign'. Below the signature line, there are fields for 'Signature of Owner(s)/Applicant(s)', 'Date', 'Signature of Insurance Producer', and 'Date'. The date '2/21/2020' is visible in the bottom right corner.

6. Once the client reaches the bottom of the document, click **“FINISH”** at the top to complete the signing process.

The screenshot shows the bottom of the document with a green arrow pointing to the 'FINISH' button in the dark red header bar. The header bar also contains the text 'Please review the documents below.' and navigation links 'FINISH' and 'OTHER ACTIONS'.

7. Once all parties have signed, the client will receive a **copy of the signed policy via email.**
8. Next, if the initial premium has not been received for the policy, the client will have **two payment options** available during the electronic policy delivery process:

A. **Term and Permanent Policies:** Electronic Funds Transfer (EFT)

- If there is a balance due or if EFT is needed for future ongoing payments, the client will be instructed to **fill out the EFT form.**

The screenshot shows an EFT form with a green arrow pointing to a yellow button labeled 'FILL IN'. The form contains the following text: 'This form is used to establish an Electronic Funds Transfer (EFT). An Electronic Funds Transfer allows us to automatically deduct your payment from your checking or savings account on a designated date. This transaction follows regular bank channels and is charged to your account just as if you had written a check.' Below this, there is a section titled 'Step 1 - Insured Information' with the instruction 'Indicate policy information for first policy:'. It includes fields for 'Policy Number:' and 'First Name:'. To the right, there is a 'Step 1 - Guidance' box with instructions: 'Enter the policy or certificate number.' and 'Enter the full legal name of the person designated as the Insured on the policy or'.

B. **Term Policies Only:** Credit Card (Visa, Discover or Mastercard) – Not available in all states.

- If the initial premium is required but not paid, and the amount is over \$5, a **Pay Now** button will display after the signing process is complete.
- Optional: the client can complete the EFT Form for a one-time draft for an initial semi-annual or annual premium and then elect direct bill in subsequent years.

The screenshot shows a 'Thank you for completing the signing process' screen. A green arrow points to a blue button labeled 'PAY NOW'. Below the button, there is a text box that says 'Select PAY NOW to pay initial premium via Credit Card. If other payment option was chosen, select TAKE SURVEY.' To the right of the 'PAY NOW' button is a button labeled 'TAKE SURVEY'.

- On the Pay Now screen, enter the policy number in all caps, and the insured's date of birth. Click the **Pay Now** button again.

PAY NOW

Policy Number
TXXXXXXXX

Insured DOB (MM/DD/YYYY)

Pay Now

- Plug in the credit card information and click **Continue to Payment**.

Policy Number
TXXXXXXXX

Amount Due \$500.12

Payment Amount \$500.12

Payment Method Add A Payment Method

Pay Date 8/14/2020

Continue to Payment

- Finally, the client will receive **confirmation** that their signing is complete and will ask them to provide **feedback** on their experience.

Thank you for completing the signing process

✓

We would like to hear from you. Please select TAKE SURVEY to complete a short questionnaire.

TAKE SURVEY

- When the signing process is complete, the client can click the blue **“Print or Save My Completed Document”** button to save a copy of their signed documents.

Thank you! Your document review and eSignature process are now complete and your eSignature has been applied to the document and all supporting documentation.

Please take a moment to print and/or save a copy of the eSigned document and supporting documentation for your records by clicking on the button below.

Thank you again for using our Electronic Document Delivery System!

Print or Save My Completed Document

Click the button above to download your Document in PDF format, where you can print or save it to your Desktop.

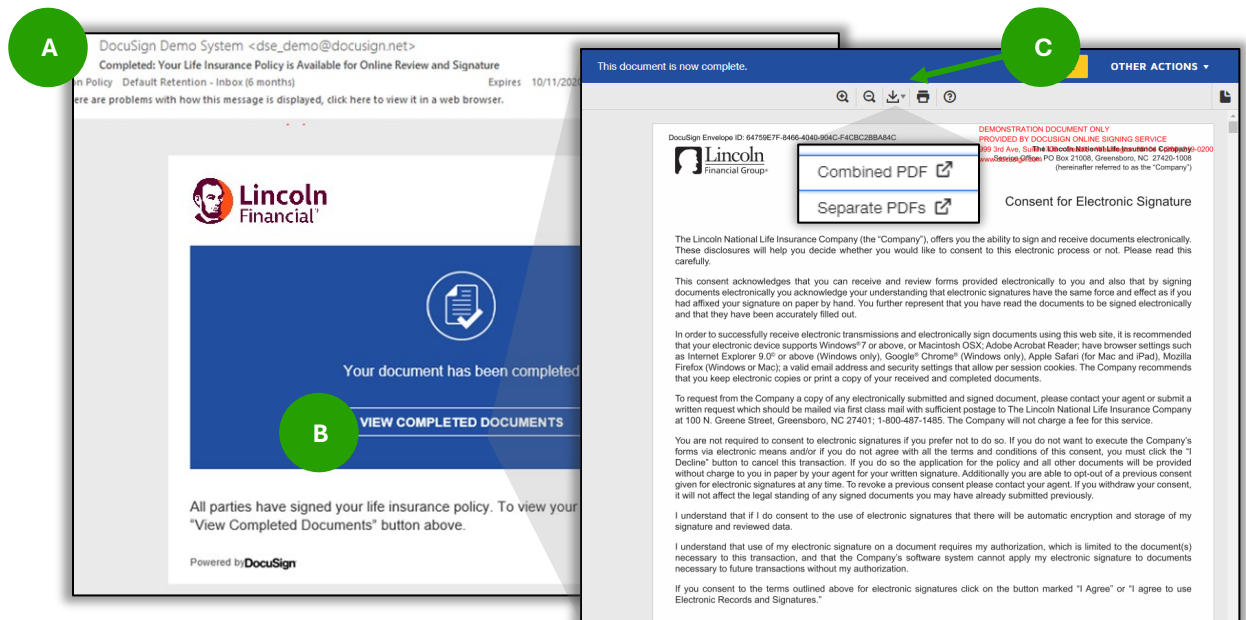
Frequently Asked Questions – DocFast Client Process

| Question | Answer |
|--|--|
| 1. 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. |
| 2. What should my client do if they want to decline signing the policy? | Under the “Other Actions” dropdown, select Decline to Sign . At this point the policy is voided and inaccessible to other signers. A pop-up box will appear prompting the client to input the reason for declining. |
| 3. Can they start the signing process and finish later? | Yes, under the “Other Actions” dropdown, select Finish Later . |

How it Works: DocFast Final Policy Review and Placement

Once all parties have completed the signing process, Lincoln receives a signed policy for review.

1. A secure DocuSign email will automatically be generated to the Agency, Financial Professional and the client.
 - A. The Subject line will read **“Completed: Your Life Insurance Policy is Available for Online Review and Signature.”**
 - B. Click **“View Completed Documents”** to open.
 - C. Use the buttons at the top to download, save, and/or print the Policy PDF for your records.



Please contact your Lincoln 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.