ePolicy Delivery Guide

Life Solutions

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
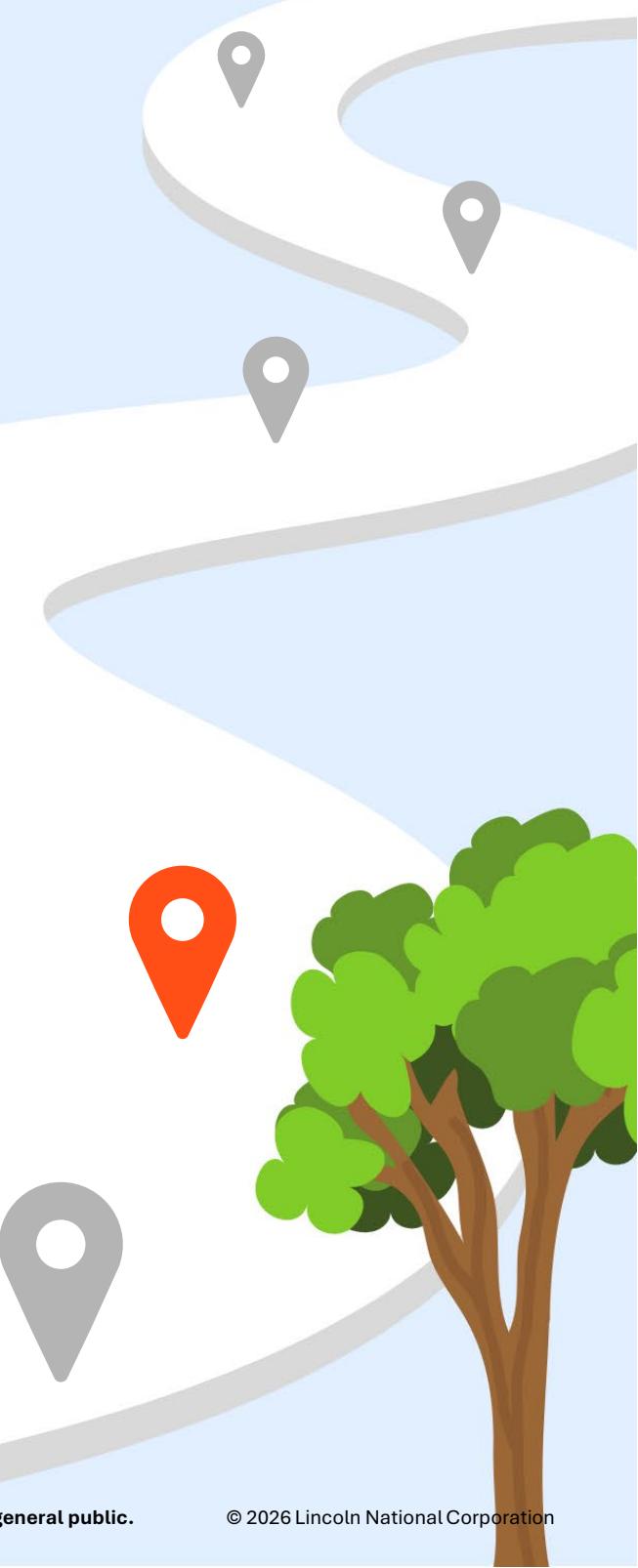
LIFE SOLUTIONS

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For Term and Permanent Life Insurance Products, <u>including</u> 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

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 *MoneyGuard®*	
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	• 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.

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

DocuSign Demo System <dse_demo@docusign.net>
To
↩ Reply   ↩ Reply All   → Forward   ···
Thu 6/18/2020 11:39 PM
Retention Policy   Default Retention - Inbox (6 months)   Expires   12/15/2020
ⓘ 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 Agency Case Contact,

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.

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** **C**
Show Text

B **I CONSENT**

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

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.

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?	Please contact your dedicated Underwriting & New Business team to set up the agency review option by default. Default workflows can be customized by line of business: • Core Life Insurance (Term, IUL, VUL) • Lincoln *MoneyGuard*®
2. How do I add an Agency review in the workflow on a case-by-case basis?	To add the Agency review option on a case-by-case basis: • 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. The Agency reviewer will automatically be set as the designated Case Contact, unless otherwise indicated using the methods listed above.
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.

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

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.

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**."

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 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.**

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.
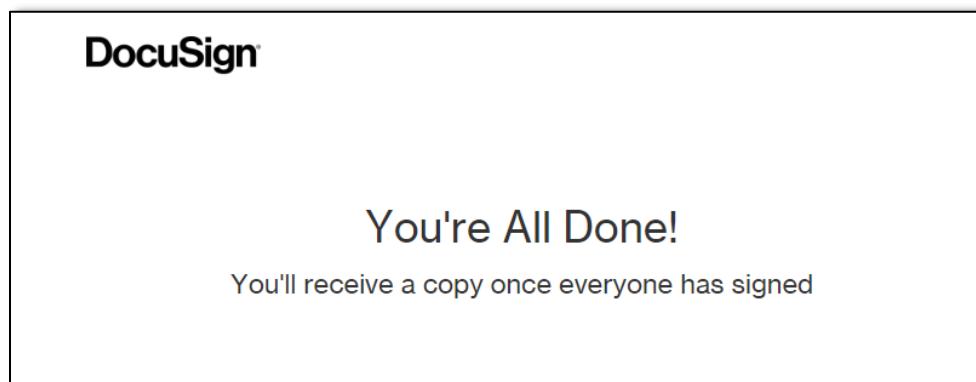
How it Works: Lincoln ePolicy Delivery Dashboard

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.**"
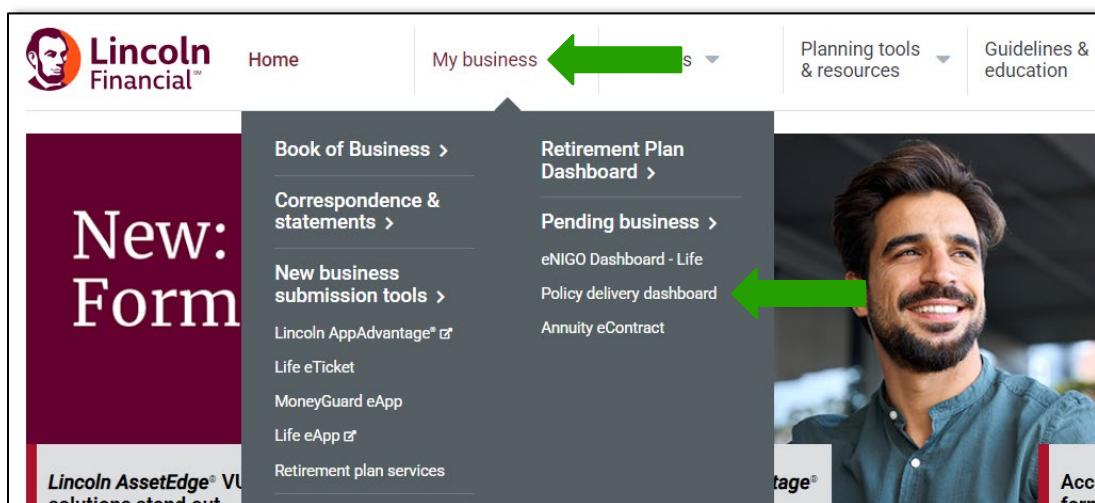
3. Once inside, the Policy Delivery Dashboard shows all policies that are in an **issued status** and have been initiated through the DocuSign electronic delivery process.

    A. Users can **search** by policy number or last name, and/or

    B. They can access the **policy details** by clicking the policy number
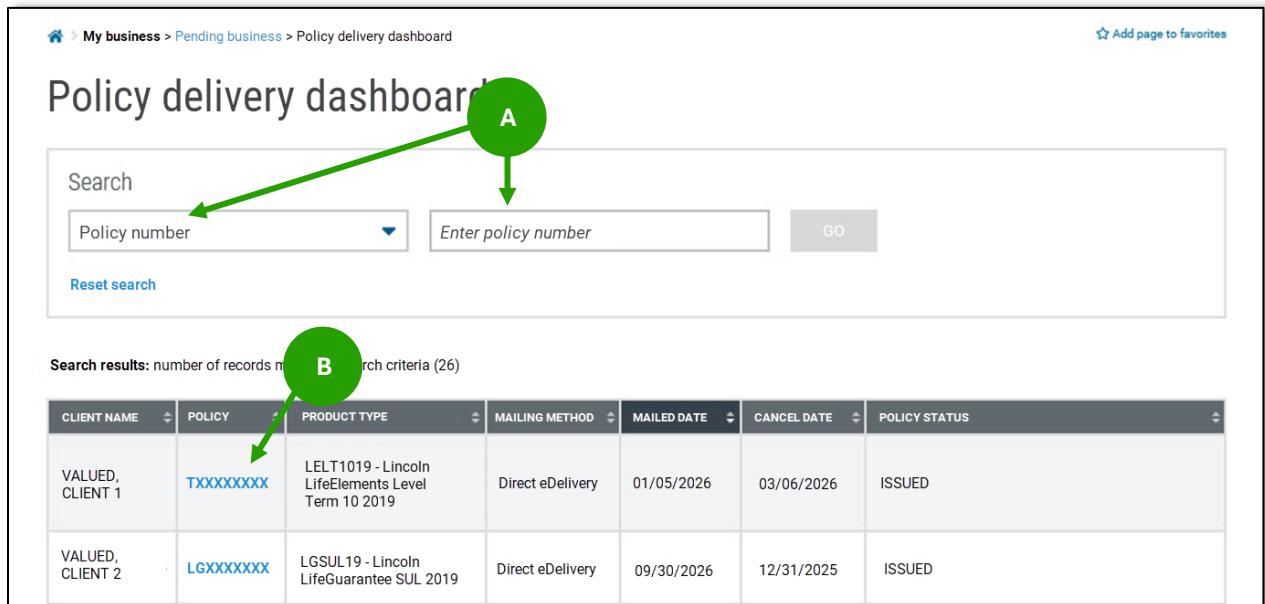
4. From the policy details page, users can:

    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.

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	NBCM
Dedicated Lincoln Underwriter	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?	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: • Agency Level (applies to entire downline) • Agent Level • Line of Business (Underwriting Team): o Core Life Insurance (Term, IUL, VUL) o Lincoln *MoneyGuard®* Default policy delivery is not available for Guam, Puerto Rico, Northern Mariana Islands or Virgin Islands at this time.
4. How do I set DocuSign as the ePolicy delivery method on a case-by-case basis?	To select DocuSign ePolicy delivery on a case-by-case basis: • Indicate DocuSign ePolicy Delivery on a cover letter at submission, • Indicate DocuSign ePolicy Delivery in the email at submission, or • Request DocuSign ePolicy Delivery as the policy delivery method from your Lincoln New Business Associate prior to policy issue. For Lincoln *MoneyGuard®*, you may also indicate this on the Coversheet [Form MG11672; firm variations]:

	Check here if your client is interested in having the policy sent via email for electronic signatures ☐ ←
	Email address to use for the FA's eDelivery if other than 1st Primary Case Contact noted above: ←
	_____

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?	Yes. Click "Other Actions" in the top left and select **"Finish Later."**
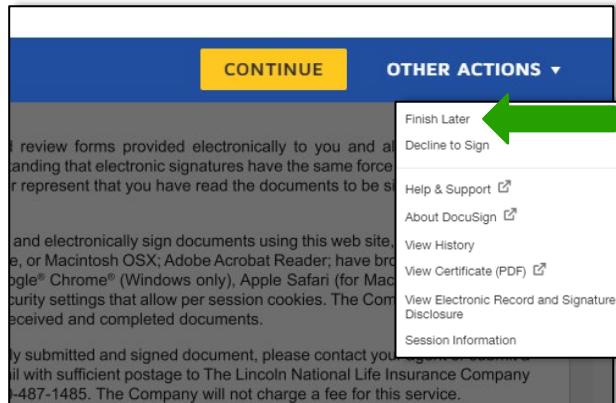
How it Works: DocuSign Client Signature Process

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.
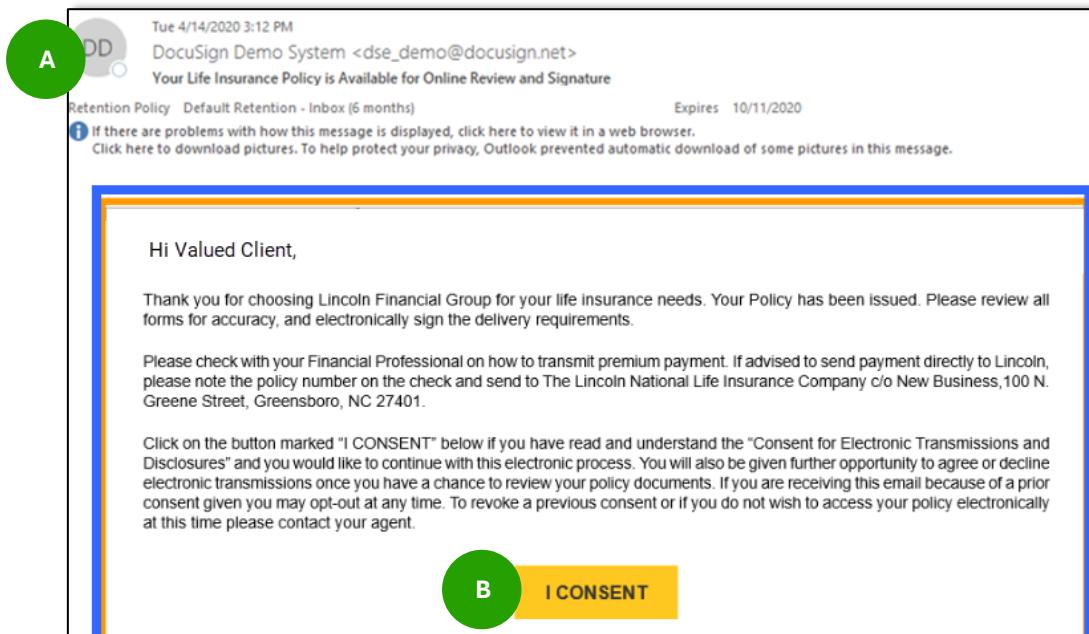

2. After welcome video is finished, the client will be auto-directed to the welcome screen and must validate their identity by entering the **last 4 digits of their Social Security Number.**

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 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.

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.**

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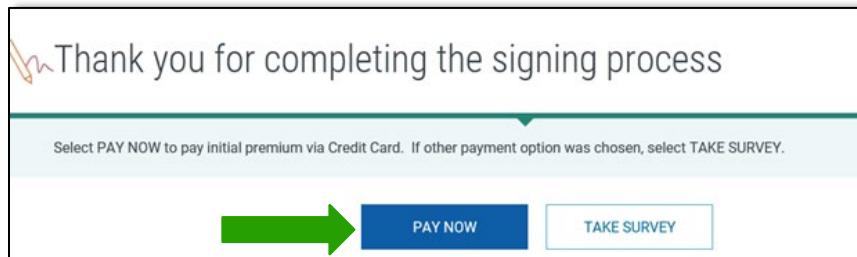
- On the Pay Now screen, enter the policy number in all caps, and the insured's date of birth. Click the **Pay Now** button again.

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

8. Finally, the client will receive **confirmation** that their signing is complete, and they can provide **feedback** on their experience.
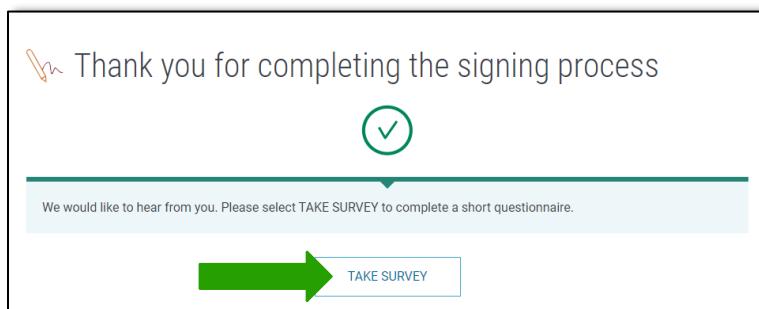
Frequently Asked Questions – DocuSign Client Process

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 *optional* 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.

1. When Lincoln initiates the electronic delivery process, the Agency Distributor 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 Agency Distributor forgets their username or password, they can click on the links directly on the login screen for assistance.

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-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.

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.

            > 👤 Cancel Change Request
            > 👤 Decline Offer

    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.
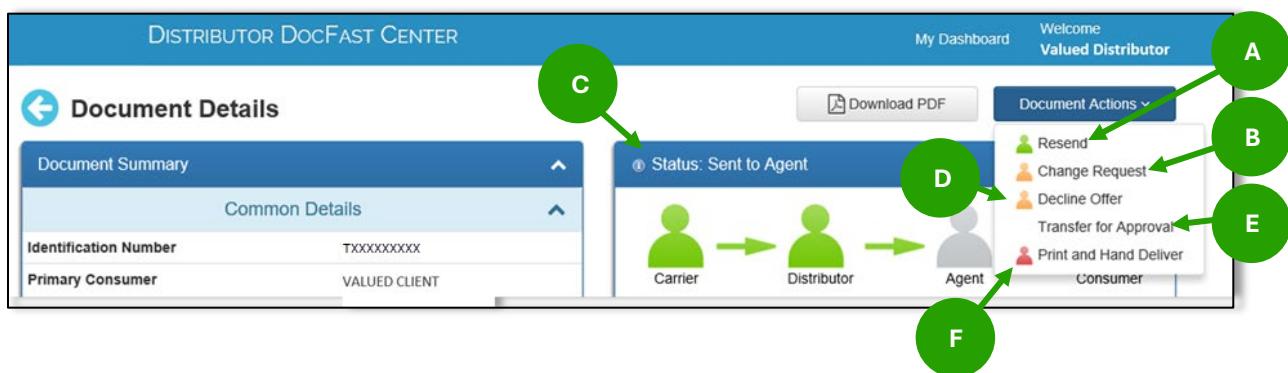
Frequently Asked Questions: DocFast Agency Process

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?	Please contact iPipeline Production Support Monday – Friday, 8 a.m. - 7 p.m. ET using the following contact information: • Email: support@ipipeline.com • Phone: (800) 641-6557, Option 1. Important Note: DocFast cases cannot be seen by Lincoln employees.

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.

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.

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.

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

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

8. 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**."

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

10. 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.
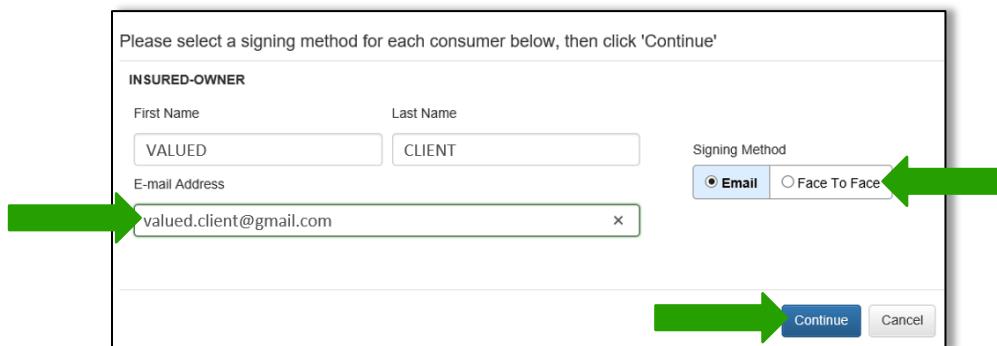

11. Once the client has signed, the Financial Professional will receive a **confirmation** email confirming the signing process is complete.

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.
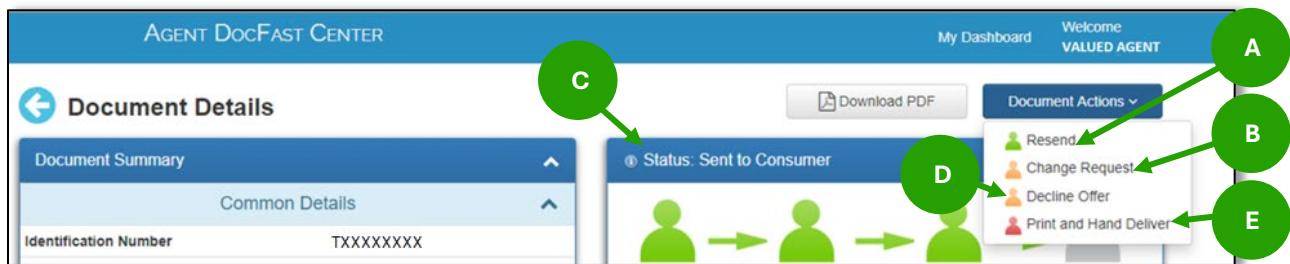
Frequently Asked Questions: DocFast Financial Professional Process

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?	Please contact iPipeline Production Support Monday – Friday, 8 a.m. - 7 p.m. ET using the following contact information: • Email: support@ipipeline.com • Phone: (800) 641-6557, Option 1. Important Note: DocFast cases cannot be seen by Lincoln employees.

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.
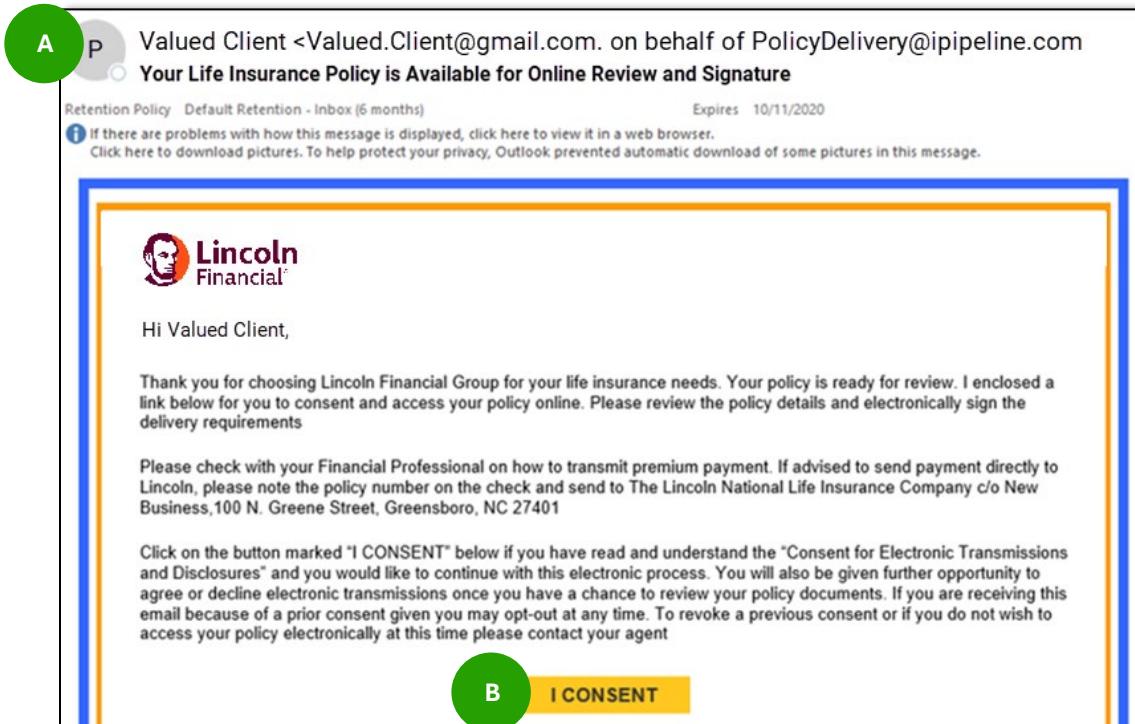
2. After policyowner video is over, the client must **validate** their identity either by **Text or Automated Voice**, depending on the phone number provided.

   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.

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**."

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

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.**

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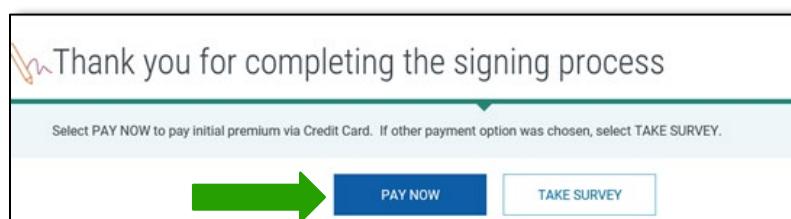
- On the Pay Now screen, enter the policy number in all caps, and the insured's date of birth. Click the **Pay Now** button again.

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

9. Finally, the client will receive **confirmation** that their signing is complete and will ask them to provide **feedback** on their experience.
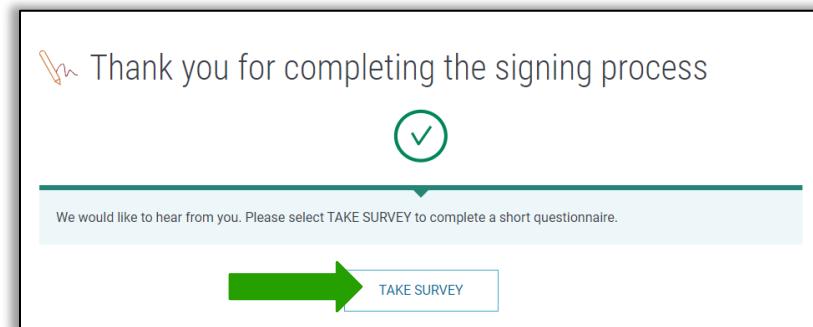
10. When the signing process is complete, the client can click the blue "**Print or Save My Completed Document**" button to save a copy of their signed documents.

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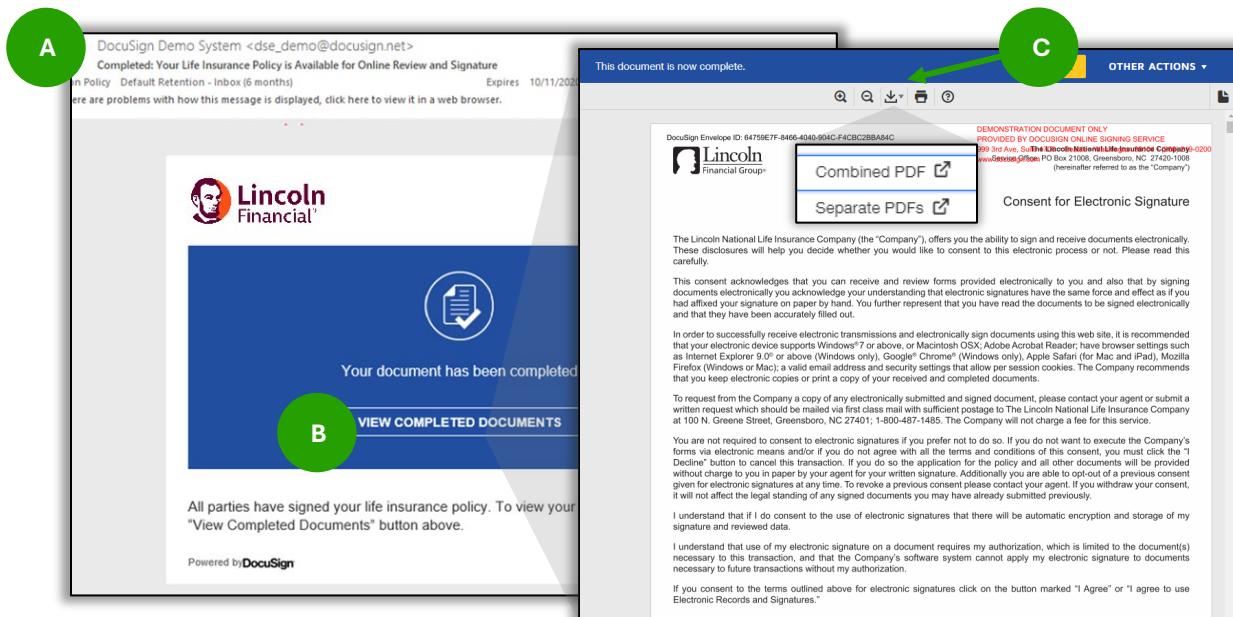
Please contact your Lincoln Underwriting or New Business team with additional questions.