LIFE SOLUTIONS

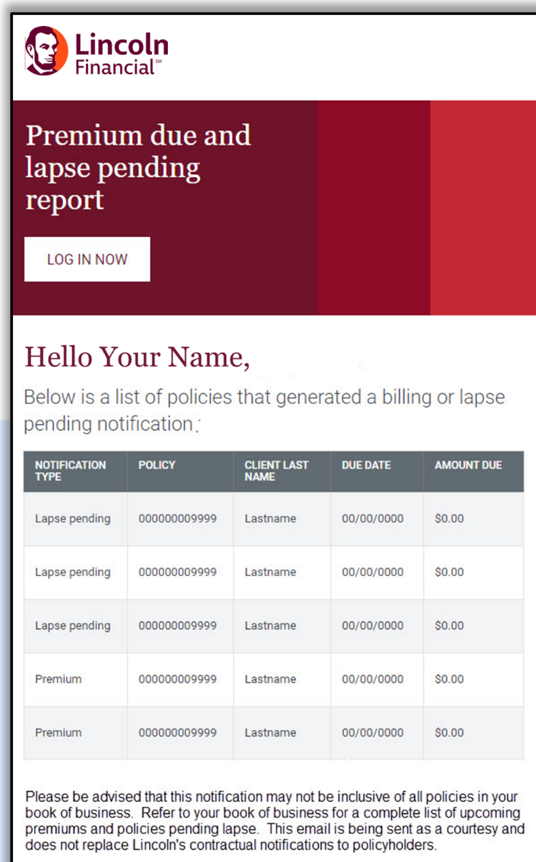
Automatic Notification of Premium Due and Policy Lapse Pending

Opt-in today!

Ensuring life insurance policies are kept up to date and premiums are paid on time is important for both the policyholder and Lincoln.

Lincoln is pleased to offer an enhancement* that automatically notifies Servicing Agents of premium due and lapse pending information for permanent life insurance products, including Lincoln *MoneyGuard*®.

This feature is available for registered producer website users who **"opt-in"** to receive these notices.



Lincoln Financial

Premium due and lapse pending report

LOG IN NOW

Hello Your Name,

Below is a list of policies that generated a billing or lapse pending notification:

NOTIFICATION TYPE	POLICY	CLIENT LAST NAME	DUE DATE	AMOUNT DUE
Lapse pending	000000009999	Lastname	00/00/0000	$0.00
Lapse pending	000000009999	Lastname	00/00/0000	$0.00
Lapse pending	000000009999	Lastname	00/00/0000	$0.00
Premium	000000009999	Lastname	00/00/0000	$0.00
Premium	000000009999	Lastname	00/00/0000	$0.00

Please be advised that this notification may not be inclusive of all policies in your book of business. Refer to your book of business for a complete list of upcoming premiums and policies pending lapse. This email is being sent as a courtesy and does not replace Lincoln's contractual notifications to policyholders.

What you need to know

- Registered LincolnFinancial.com producer website users can opt into this new feature within their Book of Business Communications Preferences.
- Notifications are defaulted to "none," meaning you will need to opt-in to receive the daily notifications.
- Once opted in, the daily cycle will begin, and the system will automatically send an email notification 20 days in advance of the premium due or lapse pending date.
- Emails will be sent once a day, Tuesday through Saturday. On holidays, the email(s) will be sent the next day.
- In the email, any lapse pending policies will be listed first.

**This enhancement is not available for Term products and some older life products due to policy-specific circumstances.*

How to get started

Follow the instructions below or **watch this short video**.

1. To receive automatic notifications, you'll need to register **or log into your online account at LincolnFinancial.com.**

2. Once logged in, click the **Welcome Menu** in the top left corner and select **Communication Preferences.**
3. Under **Book of Business Correspondence**, there is a new **Reports Radio Button** that allows you to choose if you want the report to be generated.
4. **Select email** as the type of notification you'd like to receive from the dropdown menu *(options are email or none). Note: The setting is defaulted to none*.
5. **Check the email addresses you'd like to receive the notifications.** If an email is not listed, you can add one by clicking the **Add Email** button. Up to two additional emails outside of your registered user email may be added *(ex: back-office staff)*.
6. A **confirmation message** box will pop up saying the changes were successfully made.

Frequently asked questions

1. **Does this apply to all inforce business?**
   No, this notification is not inclusive of all policies in the Financial Professional's book of business. They would need to refer to their book of business for a complete list.

2. **Will the email show the same policies on a rolling list daily?**
   No, each day will provide a new list.

3. **Since there is no rolling list, is a consolidated list available if a daily email isn't opened?**
   Yes, Financial Professionals can retrieve a Grace/Lapse report within their online Book of Business that can be accessed at any time.

4. **Can Agencies receive these notifications?**
   At launch, these email notifications will only be available for active Servicing Agents 1 and 2. In the future, this "opt-in" capability will be added as a feature for the active Servicing Agency Upline. When this enhancement becomes available, it will be communicated via the Life Lincoln Leader.

5. **How much lead time does this give me before the client gets mailed or emailed the bill?**
   The agent receives a notification 24 hours before the notice is mailed. Alternatively, if the client has elected paperless electronic billing (eBill) as their notification method, the notification is sent 24 hours in advance via email.

6. **If I change my Reports setting, will it alter my Documents setting?**
   Reports are separate from all documents, meaning they will not change the document settings (and vice versa). If a new email is added, it will show up in the other sections, but it will not be selected.

7. **My client has set up their policy for Electronic Funds Transfer (EFT)/automatic bank draft, will it still show up?**
   No, this notification will not include any policies currently set up for EFT/automatic bank draft at this moment. However, if a policy is set up for electronic or mailed billing statements, they will be considered eligible for this list.

For questions, please contact our Customer Care Center at 800-487-1485.