

# Life Insurance e-Capabilities

Leveraging technology for business efficiency

Like everyone in the industry, Lincoln Financial is adhering to work-from-home and social distancing practices in this unique and rapidly changing environment. To help you continue to do business with Lincoln in the most efficient and effective manner, we would like to emphasize the electronic capabilities we have available.

## Spectra Online Quick Quote Tool

- 24/7 online access to generate real-time quick quotes
- Increased accuracy based on Lincoln's Underwriting Rule Book with over 220 impairments available for a range of quotes

## Electronic Application Submission

### LincXpress Tele-App Ticket Drop: Electronic or Paper Ticket

- Available for all ages and face amounts with UL, SUL, IUL, SIUL, VUL, SVUL and *Lincoln LifeElements* Level Term cases
- Streamlined process reduces NIGOs and touchpoints with client during pending process
- **Online Scheduling Tool** – Link is emailed to client immediately following ticket submission and enables clients to schedule or reschedule their Tele-App interview and set up text message reminders
- **Automated Underwriting** – Straight-through underwriting for single-life policies. Available with ticket submissions for ages 18-60, face amounts \$1 million or less
- **Lab-Free Consideration** – No labs or exam for qualifying clients with consideration for all preferred plus, all preferred and most standard rate classes. Available with ticket submissions for ages 18-60, face amounts \$1 million or less

### eApp Online Application

- Fully electronic traditional application is available for UL, SUL, IUL and *Lincoln LifeElements* Level Term cases
- Accessible through iPipeline or your Lincoln producer website – at no cost

### Lincoln TermAccel®

- **Fully electronic process** from submission to policy delivery for clients ages 18-60 and face amounts \$100,000 to \$1,000,000
- **Lab-Free Consideration** – No labs or exam for qualifying clients with consideration for all preferred plus, all preferred and most standard rate classes

## Pending Case Tools

### Online Case Status and Communications

- 24/7 online access to up-to-date case status from your Lincoln Producer website
- Respond to outstanding questions on your pending cases
- Chat online with a New Business Associate with administration questions on a specific case

### eNIGO

- Leverages eSignature technology to eliminate the need for wet signatures to update forms after application submission
- Quicker turnaround times, reduced cycle times and fewer in-person client touchpoints

### ePolicy Delivery

- Same day delivery of issued policies – at no cost
- Convenient eSignature capability to eliminate in-person touchpoints, paperwork and postage

Please contact your dedicated Underwriting & New Business team with any questions.