

Lincoln's Pending Case Website

Features, Best Practices and Frequently Asked Questions – updated August 2021

With Lincoln's Pending Case Website, Partners get 24/7 online access to pending life insurance business, including Lincoln *MoneyGuard*®. This website is designed to help manage pending business online, drive efficiencies, and reduce turnaround times.

Lincoln is committed to continuously implementing digital enhancements to ensure we are providing an excellent experience for our Partners. We have compiled some of the most frequently asked questions about this tool and its features, and have created an [online training guide](#) to help optimize use of this website.

This information, along with other resources for Lincoln's eCapabilities, can also be found on www.LFG.com/GoDigital.

Features of the Pending Case Website:

- View client information regarding the case
- Check the status of pending cases
- Check the status of a client phone or online interview
- Submit documents and forms

Fulfill and respond to outstanding requirements

- Complete or correct documents through eNIGO
- Chat live with a New Business (NB) Contact on your dedicated team
- Locate New Business team contact information
- Set communication preferences
- Track the status of, resend links, request a change or cancel a policy via the Delivery Dashboard

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Pending Website FAQ

Question	Answer
How do I access the pending website?	After logging in to your Lincoln Producer account, navigate to the “My Business” tab and select “Pending Business”.
How do I register to access the pending website?	To register, please follow the steps below: <ol style="list-style-type: none"> 1. Visit http://www.lincolnfinancial.com/ 2. Click ‘Register’ – Industry Professional 3. Click ‘I sell Lincoln products’ 4. Complete the Identity Verification Process
How do I check the status of Online Interview, Phone Interview, <i>MoneyGuard</i> PHI?	Within the Policy Details section, the “Case Tracker” will include an “Interview” section, when applicable. Expand the “Interview” section to display the status of the client interview.
How do I provide the answers to outstanding requirements on the Pending website?	<p>Partners can respond to an Underwriting Decision within the Pending Website using the field response window.</p> <p>Click on the hyperlinked requirements to open the field response window. This allows the user to quickly provide a response to satisfy any outstanding questions on a case from the Pending List page or the Pending Details tab. Examples of how users can respond using the field response feature include but are not limited to:</p> <ul style="list-style-type: none"> • Beneficiary Information – Name, Address, Social Security Number • Underwriting Decisions – Accept or Decline the offer • Answer to Question on App – proposed insured driver’s license state and number • Underwriting Requirement – details for recent Dr visit <p>The maximum characters allowed are 2000. Your message shouldn’t contain HTML or invalid special characters. Only these special characters are allowed. &, #, \$, %, !, ?, dash (-), apostrophe (’), comma (,), period (.).</p>
Where can I find a PDF of an Issued policy?	<p>For policies delivered via Lincoln DocuSign ePolicy or PDF policy delivery: from the Pending List, click on the PDF icon in the Status column to download the issued policy. Within each policy, click on Policy Details located in the top right corner of the page to access the PDF.</p> <p>For policies delivered via iPipeline DocFast: the policy PDF can be accessed from your DocFast account.</p>
How can I find the status of a Lincoln ordered requirement? (Labs/Vitals, APS)	Click on the blue hyperlinked Blood/Urine, APS requirements to open the status pop up window. This window will display the status of Lincoln ordered requirements.

<p>Where can I find the Underwriter/New Business Contact assigned to the case?</p>	<p>The Contact Information section is located at the bottom of policy detail page.</p>
<p>Why can't I see a policy on the pending website?</p>	<p>If you are having trouble seeing your policy on the pending website, you can call the support number listed on the website and we will be able to assist you. You may also reach out to your dedicated New Business processing team.</p> <p>There are several factors that could impact whether a policy can be viewed on the pending website</p> <ul style="list-style-type: none"> • The application was recently submitted and is still being processed • The agent validation is not complete or pointing to the incorrect upline • The case contact information is missing or incorrect <p>Please have the following information to help the NB Contact in locating the policy:</p> <ul style="list-style-type: none"> • Policy number (if available) • Insured name(s), date of birth(s), and/or SSN(s) • Agent name(s) • Case contact information
<p>How can I check the status of the premium?</p>	<p>When you view a specific policy on the pending website, at the bottom of the page there is a section titled "Billing Information" where you will be able to see the premium amount as well as if there is money on the file. The New Business Contact will need to apply the money to the policy before you will see that the money has been received. If you have submitted payment online but do not see it applied to the policy within 24 hours, please reach out to your dedicated New Business team for assistance. If you have mailed a check, please allow standard shipping times + 1 day for processing.</p>
<p>What are Lincoln's turnaround times?</p>	<p>Please view the full list of our Service Level Agreements.</p>
<p>Can I customize my email notifications?</p>	<p>Financial Professionals and Case Managers can customize their communication preferences through the pending website. Please review our Guide to Customized Communications for more information.</p>
<p>What is the retention timeline on the Pending website?</p>	<p>How long a case can be viewed on the pending website, based on its status:</p> <ul style="list-style-type: none"> • Pending: 240 days • Quote: 90 days • Issued/Placed: 30 days (60 days with outstanding requirements)

Chat with Us – Overview

The *Chat with Us* feature, found within the Policy Details section on the pending website, is an easy way to communicate with a New Business (NB) Contact, on your dedicated Underwriting & New Business (UW/NB) team, to get administrative questions answered quickly on a case.

Question	Answer
Who is monitoring the chat queue?	During normal business hours of Monday-Friday, 8:00am-5:00pm ET, NB Contacts from your dedicated UW/NB team will be actively monitoring and responding to questions received through the <i>Chat with Us</i> feature on the life pending website.
What if a New Business Contact is not available for the chat session?	During normal business hours, a message will display in 30-second intervals until the NB Contact joins the chat, or the agent leaves the session. Responses will be provided in the order in which the agent enters the queue.
	Outside of normal business hours, utilize the <i>Send Email</i> feature within the Contact Information section on the Pending Policy Details page, to send a message directly to the assigned Underwriter or NB Contact.
Can I receive a copy of the chat transcript?	You can request a copy of the transcript at the end of the chat session by entering your email address when prompted.
Is the case-assigned Underwriter and NB Contact notified if a chat occurs for one of their cases?	The <i>Chat with Us</i> NB Contact will document the file, and the notes can be viewed by the assigned NB Contact or Underwriter. If the <i>Chat with Us</i> NB Contact is unable to resolve the question or issue, the assigned NB Contact or Underwriter will be notified.
Is it possible to send attachments via the chat feature?	This is not an option directly within the <i>Chat with Us</i> window. However, within the Contact Information section on the Pending Policy Details page, there is an option to <i>Send File(s)</i> to the assigned Underwriter or New Business Contact for the case.
Why did I receive an error while using an active chat?	Occasionally the chat session will disconnect if the user navigates away from the chat window or attempts to open new pages in their browser. We suggest that you remain in the active chat window until your question is resolved before navigating to other links or pages within the pending website. The maximum characters allowed are 2000. Your message shouldn't contain HTML or invalid special characters. Only these special characters are allowed. &, #, \$, %, !, ?, dash (-), apostrophe ('), comma (,), period (.).
What are the <i>Chat with Us</i> business hours?	Operation hours are Monday-Friday, 8:00am – 5:00pm ET.
What should I do once I have received an answer to my question?	If there is nothing further you need from the <i>Chat with Us</i> NB Contact, please select “End Chat” to disconnect from the service.

Chat with Us – Best Practices & FAQs

Our NB Contacts are able to answer many of your questions through the online chat, however there are some questions which are out-of-scope for this chat feature. Please review our Best Practices below to help you get the best experience out of your chat.

Question	Answer
What types of questions can I ask?	<p><i>Chat with Us</i> NB Contacts are equipped to help with high-level administrative case questions. Suggested topics/questions are:</p> <ul style="list-style-type: none"> • Status requests • Clarification of new business requirements • Requests for contact information of dedicated NB Contacts/Underwriters • Confirming account details • Providing responses to requirements
What types of questions are not handled by <i>Chat with Us</i>?	<p>Questions that would not be handled within the Chat forum include:</p> <ul style="list-style-type: none"> • Clarification or explanation of Underwriting requirements or decisions • Policy issue or placement requests • Quick Quotes • Requests for exceptions, reassessment, or rushes • Sales or illustration assistance
Can I check the status on multiple policies during one chat session?	No, the chat session is limited to the current policy being reviewed within the Pending Policy Details section. If status is needed on multiple policies, a separate chat session must be initiated for each pending case.
How do I ask a question about a policy I cannot locate on the pending website?	Please reach out directly via email or phone to your dedicated New Business team for assistance.
Can I provide outstanding information directly from Lincoln’s Pending Website?	Yes, in addition to providing answers within a chat session, you may respond via the memo to agent requirement or by initiating an email to the dedicated New Business Contact through Lincoln’s Pending Website.
What information will I need during the chat session?	<p>Please have the following information on hand:</p> <ul style="list-style-type: none"> • Policy number (if available) • Insured name(s) • Agent name(s)
Can the NB Contact tell me when a policy will be issued/placed?	The Chat NB Contact is not able to issue or place policies. Requests for issue or placement should go directly to your dedicated New Business team.

Can I get more information about the Underwriter's reasoning on the offer/decline?

Please call or email your dedicated NB Contact or Underwriter for assistance.

eNIGO FAQ

Question	Answer
What is eNIGO?	eNIGO is a pending case status tool which offers producers and clients the option to electronically satisfy not-in-good-order (NIGO) form requirements, after application submission, by leveraging DocuSign to capture electronic signatures. This feature is available at no cost.
Why should I use eNIGO?	eNIGO helps close the gap from submission to placement by offering electronic signature (eSignature) capability on previously submitted forms, resulting in: <ul style="list-style-type: none">• Fewer In-Person Client Touchpoints Eliminates the need for wet signatures to update forms after application packet submission• Quicker Turnaround & Reduced Cycle Times NIGO Forms are resolved quickly and efficiently• Reduced Exception Requests eSignature capability makes it easier for the agent and client to resolve NIGOs prior to policy issue
Is eNIGO available for all pending Lincoln life insurance policies?	Yes. The eNIGO process is available for all pending Lincoln life insurance policies, up to four owners, including: <ul style="list-style-type: none">• <i>Lincoln TermAccel</i>® Level Term• <i>Lincoln LifeElements</i>® Level Term• All permanent UL/SUL, IUL/SIUL, VUL/SVUL products• <i>Lincoln MoneyGuard</i>® products <p>NOTE: Trust/Entity-owned policies are not currently available for eNIGO. This feature is expected to be available for these policies in 2021.</p>
Is eNIGO available in all states?	No. eNIGO is not available in New York.
Is eNIGO available for all distribution channels?	Yes. eNIGO access is available for all distribution partners, subject to firm approval.
If I am a new agent, can I use the eNIGO process?	You must be licensed and appointed with Lincoln in order to leverage eNIGO. An active agent number is required to electronically sign the forms.
Where can I access eNIGO to initiate the process?	You have two options to access and initiate the eNIGO process for a pending case: <ol style="list-style-type: none">1. Lincoln's Producer Pending Website2. Automated Follow-Up Case Status Emails

<p>Do I have to be a registered website user to access the eNIGO process?</p>	<p>No. eNIGO can be initiated without logging in to the producer pending website, through a link provided in the Automated Follow-Up Case Status email.</p> <p>“Guest Access” policy information will be limited in eNIGO and will ONLY include what was viewable in the email. Guest users will not have the ability to view completed forms already received by Lincoln.</p>
<p>Are all forms available in eNIGO?</p>	<p>Most forms are included in the eNIGO process; however, the following are currently excluded:</p> <div style="border: 1px solid black; padding: 10px; margin: 10px 0;"> <p style="text-align: center; color: red; margin: 0;">All States</p> <ul style="list-style-type: none"> Product Application (Part I, Part II) Child Term Rider Supplement Insured B Supplement Signed/Revised Illustration 1035 Exchange Forms </div>
<p>Can eNIGO be leveraged for cases submitted through the ticket submission process?</p>	<p>Yes, eNIGO is available for <i>LincXpress</i> and <i>TermAccel</i> ticket submissions. The product application and supplemental forms needed for placement will continue to be completed during the client interview (online or phone) and signed on delivery. Other forms may be completed through eNIGO, when available.</p>
<p>What if I’m not the writing agent on the case, can I initiate eNIGO?</p>	<p>eNIGO can be initiated by the Agent(s), Case Manager or Delegate with transaction. However, the writing agent is the only person who can complete the DocuSign electronic signing process.</p>
<p>My client does not have an email address. Can they use eNIGO?</p>	<p>No. Your client must consent to the electronic signing process and a valid email address is required.</p>
<p>I have a case with spouse owners, and they share an email address; can I use the same email address for both owners?</p>	<p>No. Each signing party is required to have a unique email address to consent and complete the eNIGO process.</p>
<p>The client’s email address that was provided on the application is not the email address that we want to use for the eNIGO process. Can I change it?</p>	<p>Yes. The eNIGO form will pre-populate with the email addresses that were previously provided to Lincoln, however you will have the ability to edit or change any email address prior to initiating the process.</p>

If I have questions on eNIGO policy information page, who do I contact?

For Term, UL, IUL and VUL life insurance cases, you can initiate an online chat session with a New Business Contact from the “Chat with Us” link at the top of the eNIGO policy information page. Chat with Us should be used for any administrative question related to the case you are viewing at that time. Or, you can call or email the NB Contact assigned to your case.



For Lincoln *MoneyGuard* cases, the “Chat with Us” feature is not currently available. For any questions related to your *MoneyGuard* case, you can call or email the assigned New Business Contact.

Can my client choose the Authentication Method after they consent to the DocuSign process?

The Authentication method available will be based on the phone number type provided for the client.

1. **Cell Phone | Text Message Authentication.** If a cell phone number is provided, the client will receive a text message with a confirmation code to provide and begin the electronic signing process. Standard messaging charges may apply
2. **Home Phone | Voice Authentication.** If a landline phone number is provided, the client will receive an automated voice message with a verification code to provide and begin the electronic signing process.
3. **No Phone Number | SSN Authentication.** If no phone number is provided for the client, they will be required to provide the last 4-digits of their social security number for authentication to begin the electronic signing process. Note: The client’s phone number is required for Lincoln *MoneyGuard*, therefore this method will not be available for those cases.

Which Authentication Methods will be available for agents?

Agents can only authenticate through the SSN Method and will be required to provide the last 4-digits of their social security number for authentication to begin the electronic signing process.

If there was only one required field missing on the form, will my client have to complete the entire form again through eNIGO?

No. Only the missing information will be required, with the following exceptions:

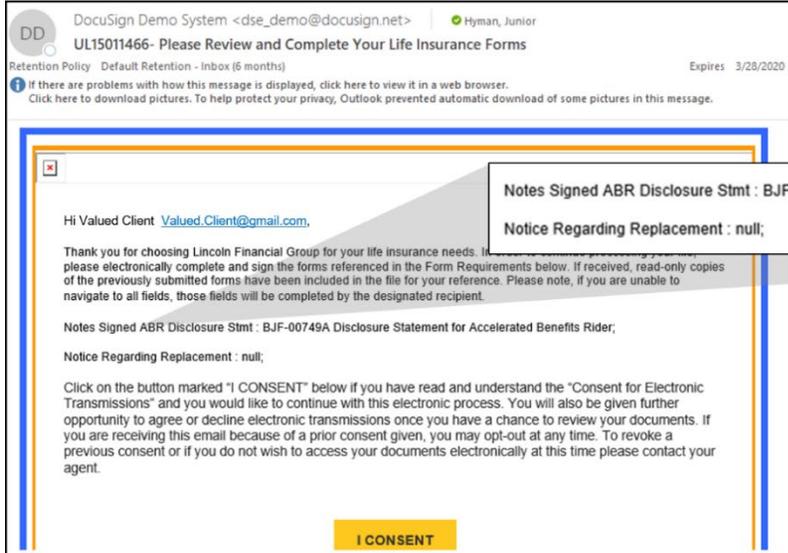
- The Authorization for Release of Information (HIPAA) form
- If the NIGO requirement is for Replacement forms, new forms must be completed in entirety through the eNIGO process.

Once the eNIGO is initiated, what is the signing order?

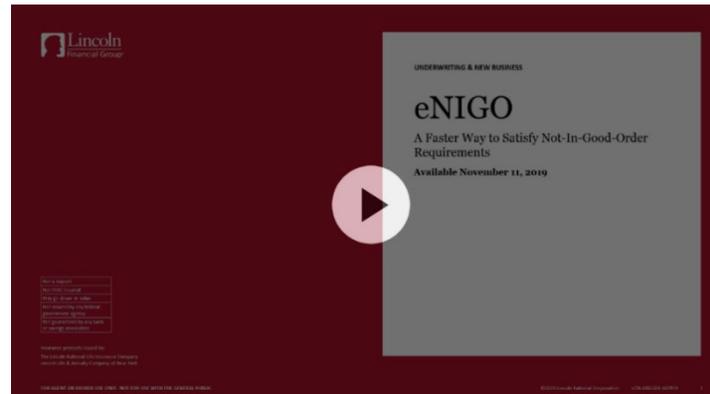
Each signer will be required to complete the missing forms through DocuSign, in the following order:

- | | |
|---------------------------------|--------------|
| 1. Agent | 5. Co-owner2 |
| 2. Insured or Insured Owner | 6. Co-owner3 |
| 3. Insured B or Insured Owner B | 7. Co-owner4 |
| 4. Owner | |

The agent will be the first signer in the process and will be able to pre-fill information on the document prior to releasing the document(s) to the client(s) for review and signature. The client(s) will have the ability to edit any client information entered by the agent prior to signing.

<p>What if one of the signing parties declines to electronically complete and sign the form(s)?</p>	<p>The packet will be cancelled, the Lincoln New Business Contact will be notified, and the status will be updated to “Cancelled”.</p> <p>To reinitiate the process, the Agent, Case Manager or Delegate with transaction access must re-select the forms and create a new packet for the eNIGO process.</p>
<p>My client accidentally declined the DocuSign packet. Can it be resent?</p>	<p>If the client declines the DocuSign packet, the process is cancelled. Please reach out to your New Business Team to have the policy packet resent.</p>
<p>If I need to cancel the eNIGO process, can that be done?</p>	<p>Yes. If the signing process has not been completed by all signing parties, the eNIGO process can be cancelled and stopped. The Agent, Case Manager, Delegate with transaction access or New Business Contact can cancel the packet for all signing parties. The feature is available in the Packet Submission History in the Policy Details section of the Producer Pending Website. For non-website users, they will enter through the “Guest Access” eNIGO link in the Automated Follow-Up Case Status email.</p>
<p>If I cancel the eNIGO packet, can I reinitiate the process?</p>	<p>Yes. The Agent, Case Manager, Delegate with transaction access or New Business Contact can resend the packet to the signing parties. The feature is available in the Packet Submission History in the Policy Details section of the Producer Pending Website. For non-website users, they will enter through the “Guest Access” eNIGO link in the Automated Follow-Up Case Status email.</p>
<p>Once the eNIGO process has been initiated, how long do we have to complete the process?</p>	<p>Signers will get a reminder email every 3 days until action occurs on the packet (Forms signed/Decline to sign).</p>
<p>How will my client know what information is required on the form in DocuSign?</p>	<p>The signer consent email from DocuSign will include an outline of the required information needed on the form(s):</p> 

Does completion of the eNIGO process confirm in-good-order status of the forms?	No. Once the eNIGO signing process is complete by all parties, the form will get sent back to the New Business Contact to review and determine if any additional information is required for the form.
What if my client doesn't know the answer to a needed question on the form?	All fields in "red" will be required for completion. If the client does not know the answer, they can enter "N/A" in the field to move to the next field.
I received the issued policy and there are multiple copies of a form included in the contract, why is that?	If the original form submitted to Lincoln was partially completed and the remainder of the form was completed through the eNIGO process, the client will see both copies of the form in their policy contract.
Are there any additional resources that will walk me through the eNIGO process?	Yes. You can access the Agent Training Brainshark here: https://www.brainshark.com/lfd/vu?pi=zFdZIOSTzN5h1z0



Definitions of Common Terms

Approved	All issue-restrictive requirements have been received and the underwriting decision has been deemed acceptable by the client.
Cancelled After Issue	We have not received the needed requirements on the issued policy/contract and the cancel date set by the underwriter has passed.
Declined	Underwriting determined we cannot offer coverage on the proposed insured.
Incomplete	The case is closed due to outstanding requirements not being received and no activity from the field.
Issued	The policy/contract has been reviewed, compiled and delivered to the agent or case manager for delivery to the client.
Not Taken	The issued policy/contract has not been accepted by the client. The client has decided to no longer pursue the policy.
Pending	The policy is under Underwriting review and there are outstanding requirements required to make an underwriting decision.

Postponed	The Underwriter determined we cannot offer coverage on the proposed insured at this time; the client is encouraged to reapply once they meet determined conditions.
Placed	The policy/contract has been placed in force and is active.
Quote	The underwriter has made an offer and there could be outstanding requirements that are needed to issue the case, or the client has not yet accepted the offer.
Reissue	A change to the policy/contract needs to be made after the policy was issued.
Rewrite	A change to the policy/contract needs to be made after the policy was placed in-force.
Submitted	The policy has been received by Lincoln, but an Underwriter has not yet performed an initial review of the case.
Trial Closed	A medical offer has been made based on information received from the agent.
Trial Accepted	A trial application has been reviewed and accepted for underwriting to begin.
Withdrawn	The client has decided that they no longer want to pursue the policy prior to Issue and the file has been closed.

Contact Information & Helpful Links

iPipeline	Phone: 800-641-6557 Email: support@ipipeline.com
Lincoln Licensing / Commissions	Phone: 800-238-6252, option 1, 2, 2
Sales / Illustration Support	Life Sales Desk Email: LincolnLife-Marketing@LFD.com Life Sales Desk Brokerage (MGA): 877-533-0114 Life Sales Desk (LFN): 877-533-0118
Lincoln Financial Producer Website Technical Support	Email: webmaster@LFD.com Phone: 877-533-1022 Mon-Fri 8AM-7PM ET
What is the call-in number for a client that needs to complete the phone interview or personal history interview (PHI)?	Core Life phone interview team: 866-835-5223 (Mon-Fri, 8AM-8PM ET) TermAccel phone interview team: 844-815-7582 (Mon-Fri, 8AM-8PM ET) Core Life PHI: 800-331-5064 (Mon-Fri, 8AM-6PM ET)

Lab vendors	APPS: 800-727-2101 CRL: 800-882-1922 ExamOne: 800-768-2056	
To what address should I mail my policy documents (including 1035 forms, application documents, payments, etc)?	Please mail all items (including policy documents and payments) to our Greensboro location: ATTN: Underwriting and New Business Lincoln Financial Group 100 N. Greene Street Greensboro, NC 27401 Mail sent to other Lincoln locations will experience additional rerouting time or may be returned to sender.	
Online payment portal – E-Bill Express	**Initial Premium ONLY** https://ww2.e-billexpress.com/ebpp/LFG Premium payment options are now integrated in the electronic policy (ePolicy) experience for Term and Permanent Life insurance policies. If the credit card option is selected (term only), the client will be directed to the website listed above.	
Wire and ACH Instructions	Instructions can be found here .	
Life Customer Service	Phone: 800-487-1485 (Mon-Fri 8AM-6PM ET) Email: CustServSupportTeam@LFG.com Mailing Address: Lincoln Financial Group PO Box 21008 Greensboro, NC 27420-1008	Fax: 800-819-1987 Overnight Address: Lincoln Financial Group 100 North Greene Street Greensboro, NC 27401

Contact your Underwriting or New Business team with additional questions.

Life insurance issued by The Lincoln National Life Insurance Company, Fort Wayne, IN and Lincoln Life & Annuity Company of New York, Syracuse, NY, 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 Group is the marketing name of Lincoln National Corporation and its affiliates.