

Spectra Quick Quote Tool

Agent Overview - Frequently Asked Questions and Best Practices

Spectra is an online tool leveraging Lincoln’s Underwriting Rule Book to provide accurate quick quotes across a wide variety of medical, avocational and occupational risks.

Financial Professionals can provide real-time underwriting quick quotes for their client and have confidence in the accuracy of the quote.

Key Benefits

Accurate quick quotes leveraging Lincoln’s Underwriting Rule Book

24/7 online access to generate real-time quotes

Over 220 impairments, including medical impairments, occupational and avocational risks

Range of quotes will be generated, even if all impairment(s) are not known

Simple and intuitive online interface for easy data entry

Available for Lincoln IUL, VUL and *LifeElements* Level Term



The screenshot shows the Lincoln Financial Group website interface. At the top, there is a navigation bar with links for Home, My business, Products, Planning tools & resources, Guidelines & education, and Compensation. Below this is a breadcrumb trail: Products > Life insurance. A blue banner at the top of the main content area reads "Capitalizing on market performance" and "Lincoln WealthAccumulate® IUL offers significant potential." The main heading is "Life insurance" with a sub-heading "Many individuals rely on life insurance to provide their loved ones financial security or to ensure their business can continue for generations to come." Below this is a list of products: Term life insurance, Indexed universal life insurance, Universal life insurance, and Variable universal life insurance. A "Quick links" section is highlighted with a callout box, listing: The Lincoln difference, Run an illustration, Underwriting, Specialty markets, Lincoln Leader Newsletter, Spectra quick quote tool (with a blue arrow pointing to it), and XRAE quick quote tool. Other sections include "One of the most comprehensive in the industry" and "Offering a broad range of solutions" with a sub-heading "Simplify the sale of life insurance by aligning client goals to product solutions".

Question	Answer
General	
<p>What is a Quick Quote?</p>	<p>Quick Quotes are non-binding, tentative offers based on the limited information presented. Quick Quote offers are valid for a maximum face amount consideration of \$5,000,000 up to age 80. Final Offers are subject to a full underwriting review of all age and amount requirements and attending physician statements. Tentative Offers assume the amounts of coverage inforce and applied for are within Lincoln auto-bind criteria.</p>
<p>How can I obtain a Quick Quote?</p>	<p>The Spectra Quick Quote Tool was created to help conveniently obtain a quote for your client. It is available 24/7 and can be used to obtain quotes for Lincoln IUL, VUL and LifeElements Level Term. Provide as much information as possible to reduce the need for Underwriters to ask for additional details. Once you have filled out your information, you can submit your Quick Quote to the Underwriter directly from Spectra.</p> <p>Users can access Spectra via two methods:</p> <ul style="list-style-type: none"> • <u>Lincoln Producer Website Users</u>: Spectra can be accessed 24/7 via single sign-on through Lincoln’s producer website. Once logged in to the site, the link to Spectra can be found on the Life Insurance landing page. • <u>Non-Lincoln Producer Website Users</u>: Access can also be found on the quoting tab of Lincoln’s Digital First landing page at www.lfg.com/godigital.
Value	
<p>Why is Lincoln using Spectra as their quick quote submission tool?</p>	<p>Spectra is provided by Munich Re, the partner for Lincoln’s Automated Underwriting Rules engine.</p> <p>By leveraging Lincoln’s Underwriting Rule book already in place with Munich Re, this helps to ensure that quick quote results are as accurate as possible.</p>
<p>Why should I use Spectra versus emailing my Underwriter for a quick quote?</p>	<p>By leveraging Spectra, the user will have access to generate quick quotes for their clients in real-time, 24/7, for all Lincoln IUL, VUL and <i>LifeElements</i> Level Term products. Because Spectra leverages Lincoln’s Underwriting Rule Book, you can be confident in the accuracy of the quick quote.</p> <p>If you do submit a Quick Quote via email, your email must include the following basic information:</p> <ul style="list-style-type: none"> • Gender, DOB, build, smoker status, medications (include why each medication was prescribed) • When requesting quotes on impairments it is important to be as detailed as possible. <ul style="list-style-type: none"> ○ Cancers: date of diagnosis, staging, treatment received, any recurrences? ○ Diabetes: age at diagnosis, last A1c, any diabetic neuropathy or retinopathy? ○ Coronary Artery Disease: age of diagnosis, any heart attacks? Percentage of blockage (if known), stents placed? <p>If you are seeking a quote because the client was recently declined with another company, please include the specifics on why they were declined as well as any other pertinent information.</p>

Will I still be able to work with an Underwriter on quick quotes?

Yes, however Spectra is designed to provide the most accurate quote based on the information entered. If the quote is unable to be generated in Spectra, the tool will indicate 'Refer to Underwriter (RUW)' in which case you should click the "Request Underwriter Review" button in Spectra to send your quote directly to an Underwriter for review.

Experience

How do I know what information I need to ask a client about their medical condition(s) to get the most accurate quote from Spectra?

Review the "[Common Impairment Field Guide](#)" for specific details you will want to gather when you speak with your client.

What if I don't have full information about my client's condition(s)?

Spectra is designed to provide guidance even with less than full information. Often, a range of possible ratings/outcomes will be provided. The more information you have, the narrower and more accurate the quote will be.

Are rating credits incorporated into the quote on Spectra?

Yes, credits are applied to all quotes provided in Spectra. If the quote is rated, turn the Rating Details toggle button on to see the range of ratings based on the criteria provided.

How do the mortality percentages provided in Spectra correlate to Lincoln's table ratings?

Mortality Percentage	Table Rating
+50%	B
+75%	C
+100%	D
+125%	E
+150%	F
+175%	F
+200%	H

Is the table reduction program included in my Spectra quote?

No. Spectra does not incorporate the table reduction program (TRP) into the quote.

Can I link my Quick Quote to a formal case submission?

Please download and attach the Spectra quick quote with your application submission.

If I submit a formal application through the *LincXpress* ticket process, is my case still eligible for lab-free consideration?

Yes. The Spectra quick quote tool is not considered a trial or prior submission, therefore lab-free consideration will remain available for qualifying cases.

Who do I contact if I encounter a problem or have a question regarding the Spectra tool?

There is a Spectra User Guide accessible from the quick quote tool, if your question cannot be answered from that guide, please contact your dedicated Lincoln Underwriting Team.

I have suggestions for improvements to the tool. Are you open to input?

Your feedback is important to us and we will review all input for future enhancements of Spectra. You may provide feedback directly to your dedicated Lincoln Underwriting team.

Best Practices



Bookmark your **unique Spectra Access URL** to your web-browser Favorites



How to use SPECTRA

Review the **Spectra User Guide** found on the Spectra portal for best results when submitting a quote

Height inches

Enter **height in inches**, not feet, otherwise this could negatively impact your quote

GET QUOTE

Generate a **quote with basic information** before entering impairment detail to catch potential errors that may impact the quote

currently taking

For applicable impairments, “currently taking ___” refers to the total **number of prescriptions**

1

Enter **whole numbers**, not decimals, for numeric values (do not use toggle arrows)

Rating Details

For Rated quotes, turn the **Rating Details toggle button on** to see the range of ratings based on answers provided

REQUEST UNDERWRITER REVIEW

When a RUW result received, **click the “Request Underwriter Review” button** at the top of the page, enter additional detail that could be helpful for the underwriter, and submit for underwriter review

Resources

Spectra User Guide (download from quoting tool)

The screenshot shows the 'Current Quote Summary' page of the Spectra quoting tool. On the left sidebar, there is a link labeled 'How to use SPECTRA' with a red arrow pointing to it. The main content area is titled 'Basic Quote Information' and contains various input fields for client details such as age, height, weight, and policy information.

Agent Training Brainshark (click image below to view)

The screenshot displays the 'Munich RE SPECTRA' Agent Training Brainshark interface. It features a navigation menu with options like 'LIFE', 'HEALTH', and 'WELLNESS'. A large grey play button is centered on the screen, indicating that the training content is video-based.

Common Impairment Field Guide (click image below to view)

The screenshot shows the 'Common Impairment Field Guide' with four categories of conditions:

- Attention Deficit Disorder (ADD):**
 - Date range of diagnosis
 - Medication(s) prescribed
 - How long medication has been taken
 - If ever hospitalized or disabled due to ADD
 - If experiences restriction of daily activities
 - Any suicide attempts
 - Has been advised to limit intake or be treated for alcohol/drug addiction
 - If fully recovered
 - If treated for other psychiatric condition(s) within last 5 years
- Arrhythmia:**
 - If advised by medical professional that condition was caused by underlying heart disease, a hereditary disorder, excess alcohol use, a benign disorder, none of these or unknown
 - If currently waiting for tests, test results, referrals or surgery
 - If requires an implantable defibrillator and/or pacemaker
 - Date range of ablation procedure if applicable
 - If released for routine care only
- Asthma:**
 - If hospitalized and date range
 - If/when diagnosed with status asthmaticus
 - Frequency of symptoms
 - How often symptoms are at night
 - If/when inhaler has been used
 - If/when taken oral steroids
 - If/when other medications are used for asthma (other than allergy medications)
- Breast Cancer:**
 - Age of diagnosis
 - Number of instances
 - Treatment completion date range
 - Stage
 - If tumor was fully removed
 - If tumor was well-differentiated
 - If both estrogen and progesterone receptors were positive
 - If HER-2 was negative or positive
 - If Tamoxifen or other aromatase inhibitor has taken for at least 5 years

Contact your dedicated Lincoln Underwriting & New Business team with additional questions.

Life insurance issued by The Lincoln National Life Insurance Company, Fort Wayne, IN 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. Only Registered Representatives can sell variable products. Not available in New York.