

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

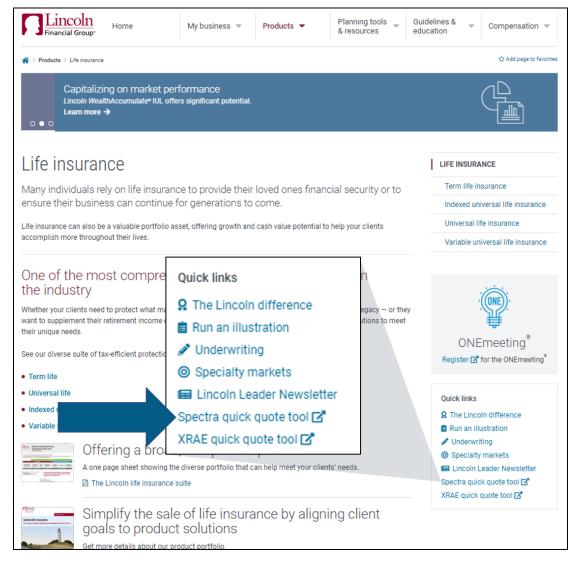
24/7 online access to generate real-time quotes

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



Question	Answer			
General				
What is a Quick Quote?	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 ful 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.			
How can I obtain a Quick Quote?	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. Users can access Spectra via two methods: • Lincoln Producer Website Users: 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. • Non-Lincoln Producer Website Users: Access can also be found on the quoting tab of Lincoln's Digital First landing page at www.lfg.com/godigital .			
Value				
Why is Lincoln using Spectra as their quick quote submission tool?	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.			
Why should I use Spectra versus emailing my Underwriter for a quick quote?	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.			
	 If you do submit a Quick Quote via email, your email must include the following basic information: 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. 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? 			
	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.			

LCN-5766722-062223

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

provide feedback directly to your dedicated Lincoln Underwriting team.

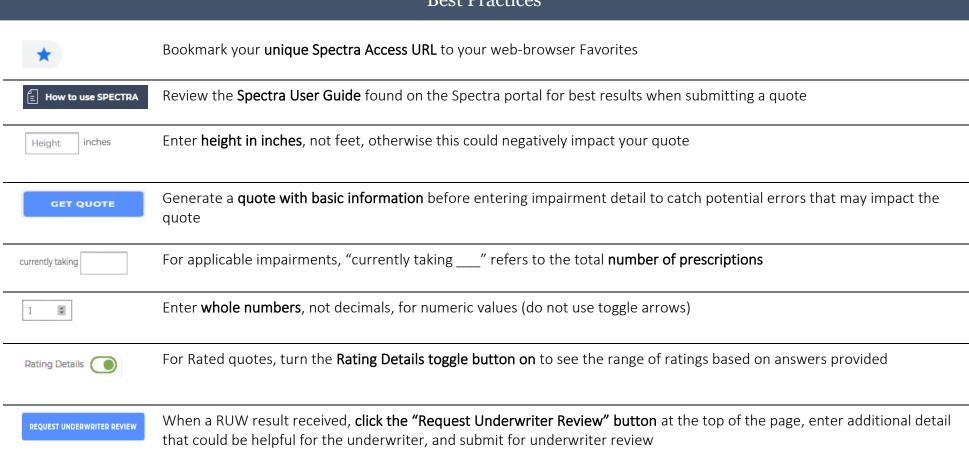
Your feedback is important to us and we will review all input for future enhancements of Spectra. You may

have a question regarding the Spectra tool?

I have suggestions for improvements to the

tool. Are you open to input?

Best Practices

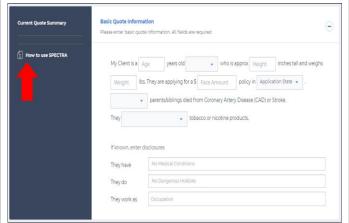


LCN-5766722-062223

Resources

Spectra User Guide

(download from quoting tool)

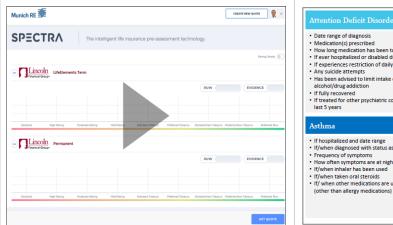


Agent Training Brainshark

(click image below to view)

Common Impairment Field Guide

(click image below to view)



Arrhythmia Date range of diagnosis . If advised by medical professional that condition Medication(s) prescribed was caused by underlying heart disease, a How long medication has been taken hereditary disorder, excess alcohol use, a benign If ever hospitalized or disabled due to ADD disorder, none of these or unknown · If experiences restriction of daily activities If currently waiting for tests, test results, referrals of · Any suicide attempts surgery Has been advised to limit intake or be treated for If requires an implantable defibrillator and/or alcohol/drug addiction If fully recovered Date range of ablation procedure if applicable • If treated for other psychiatric condition(s) within · If released for routine care only Age of diagnosis

- If hospitalized and date range If/when diagnosed with status asthmaticus
- Frequency of symptoms
- How often symptoms are at night
- If/when taken oral steroids
- · If/when inhaler has been used If/ when other medications are used for asthma
- · Number of instances
- Treatment completion date range
- · 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.