



# Lincoln TermAccel<sup>®</sup> Level Term

## FREQUENTLY ASKED QUESTIONS

Revised Effective February 11, 2019

Question	Answer
<b>Lincoln TermAccel Program</b>	
<p>What is <i>Lincoln TermAccel</i>?</p>	<p><i>Lincoln TermAccel</i> Level Term offers competitive coverage for lower face amounts (\$100,000-\$1,000,000), guaranteed death benefit protection for 10-, 15-, 20-, 30-years and lower age categories (18-60). This product offering features fully automated underwriting and requires an electronic, streamlined, Tele-App process. The process is completely paperless - from eTicket submission to electronic policy delivery. Application fulfillment will be handled in-house by a dedicated Tele-App team designed to handle this line of business.</p> <p>Note: For the 30-year term duration, the maximum issue age for non-tobacco rate classes is age 55 and the maximum issue age for tobacco rate classes is age 50.</p>
<p>What are the advantages of the <i>TermAccel</i> program?</p>	<p><i>TermAccel</i> is an accelerated, balanced and consistent term offering. The advantages include simplicity, an ability to offer a quick and efficient process, as well as providing competitive pricing and features.</p> <p>This streamlined approach can be described as:</p> <ol style="list-style-type: none"> <li>1. Run the quote;</li> <li>2. Complete the ticket;</li> <li>3. Adopt an electronic signature;</li> <li>4. Electronically deliver the policy.</li> </ol> <p>Additionally, this automated process will provide a consistent and predictable experience with proactive communications to the distributor at multiple stages throughout the process.</p>
<p>Where is <i>TermAccel</i> currently available?</p>	<p><i>TermAccel</i> is available in all states except NY.</p>
<p>How do I access <i>TermAccel</i>?</p>	<p>Submissions can be made by running a quote and submitting an eTicket:</p> <ul style="list-style-type: none"> <li>• Existing iPipeline customers will have this additional ticket option available in the electronic process. (Remember to be sure <i>Lincoln TermAccel</i> is viewable in iService)</li> <li>• Those who are not iPipeline subscribers can access the electronic ticket option on the <i>Lincoln TermAccel</i> Level Term product page within Lincoln's producer websites, including Lincoln Solutions Center and LFD.com</li> </ul>

What browsers are supported for electronic business submissions?

iPipeline continues to support new versions of the most popular web browsers, including:

- Microsoft Internet Explorer (8,9,10,11)
- Firefox (for Windows)
- Apple Safari (for Mac and iPad)
- Google Chrome (for Windows)

With regards to the Firefox and Chrome Browsers, iPipeline’s goal is to support the most current version of a browser as well as its previously released version on a rolling basis.

What do I do if I receive a message from my internet browser’s pop-up blocker while conducting *TermAccel* business?

Click “Always Allow” and this will allow the process to continue.

### ***Lincoln TermAccel Product***

Is term conversion available?

Yes. Guaranteed conversion product option to the full permanent life portfolio in policy years 1-7 and a limited portfolio in years 8+. Conversion is available prior to the end of the level term period or the Insured’s attained age 70, whichever is earlier. Please refer to the Lincoln Product Term Conversion Guidelines for details on conversion products.

Is *TermAccel* available to replace existing coverage?

Yes. *TermAccel* is available for clients replacing existing coverage through Lincoln or any other carrier. If replacement forms are needed, they will automatically generate as part of the electronic ticket process. If the replacement information changes as a result of information disclosed during the Tele-App interview, updated replacement forms will be requested (if needed) and must be received by Lincoln prior to issue.

Is backdating allowed?

Backdating is allowed, however backdating to save age to qualify for this product is not allowed.

Are face amount decreases allowed?

Yes, face amount decreases are allowed after policy year 3, but the face amount cannot be decreased below \$100,000.

Can a customer apply for and get coverage for more than the product maximum of \$1,000,000 in multiple policies?

We will allow a lifetime limit of \$1,000,000 of *TermAccel* coverage per person.

### ***Lincoln TermAccel Process***

What is the anticipated turnaround time with the *TermAccel* process?

The time between an eTicket submission to Lincoln and placement of the policy inforce averages less than 20 days. For a given case, the timeline is primarily dependent upon the customer’s availability for completing our Tele-App Interview and the Vitals and Physical Measurements (height/weight/blood pressure/fluids), if applicable. Clients who complete these steps in a timely fashion will experience significantly shorter turnaround times.

What is the process if the agent fails the licensing and appointment validation?

When failing validation, the system will notify Lincoln’s licensing department so that it can be researched. In the meantime, the submission process will continue as normal. The agent can continue to submit the case and the client will be contacted within 24-48 hours after submission to schedule the Tele-App interview.

<p>Will this process work if the owner and insured are different? Are multiple owners allowed?</p>	<p>Yes, the owner and insured can be different. After eTicket submission, additional owners cannot be added (as the solicitation becomes void). <i>TermAccel</i> allows one trust as owner and up to three trustee signatures maximum. Multiple trusts as owners are not allowed.</p>
<p>Why is an electronic signature required up front?</p>	<p>By collecting the signature upfront, we ensure the application is collected in good order and avoid any potential delays throughout the process. Initial MIB, Rx and MVR screens will inform our underwriting decision and avoid unnecessary interviews and medical testing for individuals who are not likely to qualify for this product.</p> <p>Traditional eSignature, Voice Signature and face-to-face options are also available.</p>
<p>How does the client Voice Signature option work?</p>	<p>At the end of the electronic ticket submission process, the agent will choose the signature method for the client to follow – Voice Signature or Electronic Signature. Please note: Until late-March 2019, the Voice Signature option will only be available on cases that do <u>not</u> involve a Replacement.</p> <p>If Voice Signature is selected:</p> <ul style="list-style-type: none"> <li>– The agent will be asked to attest that all information provided is accurate and if yes, <b><i>the agent’s signature will automatically affix to all pre-sale forms</i></b></li> <li>– Once the ticket is submitted, the client will receive an email with a Welcome Packet, Pre-Sale forms for review and a link to schedule their Tele-app interview</li> <li>– At the start of the Tele-app interview, the client must attest to receiving the Welcome Packet and Pre-Sale forms</li> <li>– At the end of the Tele-app interview, the client must verbally consent to following the Voice Signature process</li> <li>– If the client attests and consents – <b><i>all signatures will automatically be mapped to the Pre-Sale forms</i></b></li> </ul> <p>If the client does not verbally consent to Voice Signature at the end of the Tele-app interview, a DocuSign packet will be emailed to the client to collect eSignatures.</p> <p>Please note: There is no change to the <i>Lincoln TermAccel</i> eDelivery signing process. All parties will continue to electronically sign for the issued contract and all delivery requirements.</p>
<p>How will the Agent Signature process work if the client elects Voice Signature?</p>	<p>If the Voice Signature option is elected for the client at the end of the eTicket submission process, the agent signature will be mapped to the pre-sale forms as part of our newly enhanced Agent Attestation. The agent will be asked to attest that all information provided is accurate and if yes, the agents signature will automatically affix to all pre-sale forms.</p>
<p>What if my client does not have an email address?</p>	<p>Your client must agree to an electronic process to qualify for this program. An email is required to continue the application.</p>
<p>What is the agent’s responsibility?</p>	<p>The agent plays an important role in this simple process, specifically assisting in:</p> <ol style="list-style-type: none"> <li>1. Pre-qualifying the client;</li> <li>2. Running a quote;</li> <li>3. Completing the eTicket;</li> <li>4. Preparing the client for the Tele-App Interview;</li> <li>5. Preparing the client for the Exam (if applicable);</li> <li>6. Delivering the policy.</li> </ol>

Are there situations where we would ever use paper applications?	No, paper applications are not available for submission with <i>TermAccel</i> .
How will policies be delivered?	Policies will be delivered electronically, via DocFast, as Lincoln will not be generating paper policies. We strongly suggest that you follow the electronic process to complete policy delivery. If you choose to print the policy, please note you will be required to email or fax the delivery requirement back to Lincoln.
What if I am not registered to receive electronic policies?	If you are not registered to receive electronic policies, you will need to contact the <i>TermAccel</i> team to register. There is no cost for registration.
If I have issues with the DocFast system, who do I contact?	Please contact iPipeline Production Support directly at: Email: support@ipipeline.com Phone: (800) 641-6557, Option 3. Monday -Friday 8:00am- 7:00pm ET
Who do I contact if I need assistance with my case?	There are multiple ways to contact the team: <ul style="list-style-type: none"> <li>• <a href="mailto:TermAcceluwnb@lfg.com">TermAcceluwnb@lfg.com</a></li> <li>• New Business Associate Queue Number: 844-815-6925</li> <li>• Fax Number: 336-335-2132</li> </ul>
How and when will I receive status information on a <i>TermAccel</i> case?	<i>TermAccel</i> has been built with multiple communication touchpoints to ensure a streamlined process, as well as proactive communication. These touchpoints include: agent validation confirmation; status of the ticket; status of the Tele-app interview; auto ordering of Vitals and Physical Measurements, exam scheduling, exam completion and case approval or declination. Additionally, status of the case will be available on the Lincoln producer websites within the Pending Tool.
Why is the Tele-App interview required?	<i>TermAccel</i> is designed to be quick and efficient and the answers obtained through the interview will populate the required application package. Completing the interview eliminates delays in the process and reduces the effort required by the advisor.
What can the client expect during the Tele-App interview?	The interview is expected to take between 20-30 minutes. Preparation is key to ensuring that the process goes smoothly. To prepare for the interview the Tele-App Interview Prep Guide is available for your client [ <a href="#">TO-PHI-FLI001</a> ]. The client should be prepared to discuss questions including: medical history and diagnosis; symptoms and conditions in the last 10 years; doctor visits; hospital and medical facilities visits; employment and income; tobacco and alcohol use; hobbies/avocations; and beneficiaries.
Do I need to initiate the Tele-App Interview?	When case is deemed 'in good order', an email will be sent to the client with a link to schedule their Tele-App interview. If no appointment is scheduled within 24-48 hours, Lincoln will call the client to schedule. A phone interview, in English only, will be conducted with a dedicated Lincoln team member. An appointment reminder is available for the client upon request, via text message or email.
What are the hours for the Tele-App team?	Standard business hours are 8:00am to 8:00pm ET. However, the team can accommodate up to 9:00pm ET, if needed.
Are there Spanish speaking Tele-App associates?	No, Tele-App Interviews are only conducted in English. A translator cannot be used.

<p>What is the Lab-Free opportunity?</p>	<p>The opportunity to waive labs for qualifying clients is available for all <i>TermAccel</i> applications. As part of the Lab-free assessment, Lincoln will leverage data from traditional underwriting sources and information provided during the Tele-Interview, along with underwriting technology, to determine whether to waive or order labs within a few short days of completion of the Tele-Interview. Participation in the program is automatic; there is no need to opt-in. This program is designed to identify those clients who are the healthiest risks and will allow a more streamlined path of underwriting for those individuals.</p>
<p>Who will be considered for the Lab-Free process?</p>	<p><i>Lincoln TermAccel</i> Level Term</p> <ul style="list-style-type: none"> <li>• Insureds age 18-60</li> <li>• Face amounts of \$100,000 - \$1,000,000</li> <li>• Healthiest lives that would likely qualify for the Preferred Plus class <ul style="list-style-type: none"> <li>○ There are situations which will require the need for labs. Consult the underwriting checklist found in the <i>TermAccel</i> Underwriting Guidelines [<a href="#">UW-GUIDE-BRC002</a>] for more details.</li> <li>○ If the client has applied with another company within the past 12 months, they will still be eligible for consideration through the Lab-Free process.</li> </ul> </li> </ul>
<p>How will I know if the labs have been waived?</p>	<p>Within a few short days after completion of the Tele-App Interview, the agent will be notified via email advising if the labs have been waived.</p>
<p>What happens if my client does not qualify for the Lab-Free process?</p>	<p>If the client does not qualify to have labs waived, Lincoln will notify the agent after the completion of the Tele-App Interview confirming that an abbreviated exam has been ordered for the Insured through APPS.</p>
<p>Who handles the exam? Can I use my current exam company and set it up myself?</p>	<p>If an exam is required, Lincoln will order both the Vitals and Physical Measurements. You cannot use your current exam company or set-up exams.</p>
<p>Who is the exam company?</p>	<p>APPS is the company who collects the exam/labs. The vendor that processes the lab results is CRL Labs.</p>
<p>Can we use an exam from another company?</p>	<p>To deliver a streamlined experience, this process has been directly integrated with our partner exam vendor(s) and is not compatible with other company's exams.</p>
<p>Can the client access the labs?</p>	<p>Yes. Clients can securely access lab results, at no cost, through the designated, online, lab service website for Lincoln ordered labs. The online portal provides clients with their results faster and in a consumer-friendly format that provides greater detail and information on each result. The client is provided a card that provides information (Access My Lab Kit insert) on how to access their results from CRL's website. Once the client inputs the ID/4-digit code into the website, the client will then receive a PIN sent to them by text message or voice message, which will give them access to the lab results.</p>
<p>If my client is not approved, will you share the exam?</p>	<p>Yes, we can share our Part II of the application if your client is declined or approved at a rate other than applied.</p>

<p>Can I submit a dual submission for <i>TermAccel</i> and other products?</p>	<p>Yes, dual submissions are allowed when the client is planning to place both policies inforce. Both should be submitted at the same time and Lincoln will coordinate the underwriting of both products. If labs have not yet been completed but are deemed necessary, Lincoln will order them on the <i>TermAccel</i> case as part of our automated process. Any medical information and labs collected during the <i>TermAccel</i> process can be leveraged for other life product submissions, making it easier for your client.</p>
<p>If I have applied for a traditional product such as <i>LifeElements</i> Term, can I switch to <i>TermAccel</i> to get the better rate?</p>	<p><i>TermAccel</i> rates are based on a streamlined automated workflow and assume a cost savings benefit associated with that process. By switching products, that benefit is lost. Therefore, we will not allow a product switch within 12-months of applying for a traditional product, including <i>LifeElements</i> Level Term.</p>
<p>If I have applied for <i>TermAccel</i> and switch to a traditional product such as <i>LifeElements</i> because I want to pursue possible improvement in the offer with the benefit of full underwriting, can I go back to the <i>TermAccel</i> offer if the <i>LifeElements</i> outcome is not what I was anticipating?</p>	<p>No, due to the benefit of the <i>TermAccel</i> streamlined process being lost, once you decide to reapply for <i>LifeElements</i>, the <i>TermAccel</i> offer will no longer be available.</p>
<p>If I have applied for a traditional Lincoln product within the past 12 months and wish to apply for additional coverage with <i>TermAccel</i>, will you accept the labs that were previously done?</p>	<p>If the previous labs were ordered by Lincoln <u>and</u> there is no intention to replace the prior policy, we are willing to use the labs in lieu of new labs for <i>TermAccel</i>. The client will still be required to complete the <i>TermAccel</i> Tele-App interview.</p>
<p>If I have an inforce policy with one of Lincoln's fully underwritten products such as <i>LifeElements</i> Term, can I do an internal replacement to a <i>TermAccel</i> product to get the better rate?</p>	<p><i>TermAccel</i> rates are based on a streamlined automated workflow and assume a cost savings benefit associated with that process. By replacing a recently underwritten policy, that benefit is lost. Therefore, we will not allow an internal replacement to <i>TermAccel</i> within 12-months of applying for a fully underwritten product.</p>
<p>Which payment and payor options are available?</p>	<p>There are multiple payment options available. These include:</p> <ul style="list-style-type: none"> <li>- Monthly and Quarterly payments – Electronic Funds Transfer (EFT) only;</li> <li>- Semiannual and annual payments – Direct bill or EFT.</li> </ul> <p>A credit or debit card can be accepted for initial premium payments or to lock in coverage with a Temporary Insurance Agreement (TIA) only.</p>
<p>Can payments with the ticket be accepted?</p>	<p>No, premium payments with the ticket will not be accepted. Only payments for Temporary Insurance Agreement (TIA) are taken. Otherwise, if EFT banking information is provided during the ticket process, funds will only be withdrawn after delivery requirements are received.</p>

## Lincoln TermAccel Underwriting

Which clients qualify?	<p><i>TermAccel</i> is available for ages 18-60 with face amounts from \$100,000 - \$1,000,000. The product is available in durations of 10-, 15-, 20- and 30-years. The rate classes available are Preferred Plus Non-Tobacco, Preferred Non-Tobacco, Preferred Tobacco, Standard Non-Tobacco and Standard Tobacco, Tables B-C-D.</p> <p>Note: For the 30-year term duration, the maximum issue age for non-tobacco rate classes is age 55 and the maximum issue age for tobacco rate classes is age 50.</p>
What is Automated Underwriting?	Automated Underwriting is a seamless underwriting process where cases are processed straight-through and do not require a traditional underwriting review. The Automated Rules Engine follows the same philosophy as traditional underwriting and is aligned with Lincoln's current underwriting guidelines.
Are flat extra ratings allowed?	Yes, up to \$5 extra per thousand.
Will the same Underwriting and New Business team process <i>TermAccel</i> ?	No. <i>TermAccel</i> will be processed by a dedicated team located in Greensboro, NC.
What materials are available to pre-qualify clients?	A Pre-Qualification checklist <a href="#">[TO-PROC-FLI001]</a> and underwriting guidelines brochure <a href="#">[UW-GUIDE-BRC002]</a> are available to determine which client best qualifies for <i>TermAccel</i> .
What are the underwriting requirements for <i>TermAccel</i> ?	The Underwriting requirements include a Tele-App interview, MVR, MIB and Rx checks. Additionally, if the client does not qualify for lab-free, there will be blood and urine testing; height, weight, blood pressure and pulse.
Are APS reports requested on <i>TermAccel</i> cases?	No, we do not utilize APS records in the underwriting of the <i>TermAccel</i> product.
What type of factors may result in my client not being approved for <i>TermAccel</i> ?	There could be many factors and some of these may include: adverse driving record; use of certain high-risk medications (as determined by Lincoln); any medical condition(s) with adverse risk that exceeds the tolerance for this product.
Are informals/trials/quick quotes allowed?	No, these will not be allowed.
If my client is not approved for <i>TermAccel</i> can they apply for <i>Life Elements</i> Level Term?	<p>Clients with complex medical histories, who are likely to receive high table ratings, are not ideal candidates for <i>TermAccel</i> and should strongly consider beginning with the <i>LifeElements</i> Level Term product.</p> <p>In rare cases, someone who is declined for <i>TermAccel</i> could be accepted for <i>LifeElements</i> (subject to a minimum face amount requirement of \$250,000), as this product allows for higher table ratings and the collection of additional evidence such as an APS.</p> <p>This can be done via email request from the agent, along with confirmation that the client is aware they may be contacted if any additional information is needed for the new product. Lincoln will be able to process the change request without a new ticket or tele-app interview.</p>

<p>If my client is not approved for <i>TermAccel</i>, how will they be notified of other product options?</p>	<p>If the Automated Rules Engine renders a Decline for the <i>TermAccel</i> product for an impairment that we feel could potentially qualify for an offer with full underwriting, the system will generate a decline letter with a messaging indicating that the client may be eligible to pursue a fully underwritten product option with Lincoln.</p> <p>Additionally, an automated email will be sent to the Case Contact with a copy of the decline letter that will be mailed to the client 5 business days later.</p>
<p>If my client would like to make a switch from <i>TermAccel</i> to a different product, what is the process?</p>	<p>The producer may request a product switch by either an email or a phone call to the dedicated New Business Associate on the case – no additional forms, signatures or interviews will be required.</p> <p>However, as a best practice, we would encourage the producer to discuss the case with their Underwriter up-front before they start the product switch and full underwriting process. If the case may be rated, a conversation could help determine if the case could be placed before moving forward.</p>
<p>Is the Table Reduction Program (TRP) available on <i>TermAccel</i> business?</p>	<p>No, the Table Reduction Program is not available.</p>
<p>Is <i>TermAccel</i> available for Foreign Nationals or Premium Financing?</p>	<p>No, neither is allowed under this offering.</p>
<p>Will Lincoln allow the same criteria for cigar and pipe smokers on <i>TermAccel</i> as on the rest of the Lincoln portfolio?</p>	<p>Yes, refer to Lincoln’s tobacco/non-tobacco guidelines.</p>
<p>Can I speak with an underwriter if I want to negotiate an underwriting offer for <i>TermAccel</i> business?</p>	<p>No, given the automation and guidelines required to make this product available at an affordable cost to your client, we will not negotiate underwriting decisions. All offers are final.</p>

### ***Lincoln TermAccel Compensation***

<p>How will I be compensated?</p>	<p>Compensation structure remains the same as <i>Lincoln LifeElements</i> Level Term.</p>
<p>Can more than one agent be on the case?</p>	<p>Yes, up to four agents may be on each case.</p>

**If you have any additional questions regarding *Lincoln TermAccel*, please contact your Lincoln Representative.**

*Lincoln TermAccel*® level term life insurance is issued on policy for TRM5064/ICC14TRM5065 and state variations by The Lincoln National Life Insurance Company, Fort Wayne, IN.

*Lincoln TermAccel*® level term life insurance is issued on data pages TA5165-15, TA5165-20 and TA5165-30. **The Lincoln National Life Insurance Company is not authorized, nor does it solicit business in the state of New York.** Contractual obligations are subject to the claims-paying ability of The Lincoln National Life Insurance Company. Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates. Affiliates are separately responsible for their own financial and contractual obligations. Products and features subject to state availability. Not available in New York.