LincXpress® Ticket Submission Process

Frequently Asked Questions – updated January 2023

Lincoln is committed to delivering a superior customer experience by making it easy for you and your clients to do business. With *LincXpress*®, we've enhanced the submission process to offer more options and flexibility for your *Lincoln LifeElements*® Level Term and permanent IUL and VUL life insurance cases.

Question	Answer
***LincXpress* Ticket Submission**	
What is *LincXpress*?	*LincXpress* is a streamlined, no-cost, ticket submission process available for electronic or paper tickets. After ticket submission, the client will complete an application interview online or over the phone with a Lincoln Tele-App specialist. Following underwriting review and approval, signatures on the application and applicable non-solicitation forms will be obtained upon policy delivery. *LincXpress* paper and electronic ticket (eTicket) submission is available for: ○ *Lincoln LifeElements* Level Term ○ Permanent Life Insurance Products: ▪ Indexed Universal Life (IUL) / Survivorship Indexed Universal Life (SIUL) ▪ Variable Universal Life (VUL) / Survivorship Variable Universal Life (SVUL)
What are the advantages of *LincXpress*?	Increased efficiencies include: • **Streamlined electronic or paper ticket** submission process • **Online (eInterview) or phone (Tele-App)** client interview for application completion • **Reduced not-in-good-order (NIGO)** submissions • **Automated underwriting with lab-free** opportunity for qualifying clients up to $2.5 million • **Digital policy delivery** on all cases • **Up-to-date self-service access** for pending case status and electronic NIGO resolution
Where is *LincXpress* currently available?	*LincXpress* is available for all products, all ages and all face amounts in all states, except New York. Subject to product maximum ages and face amounts. Exclusions: *Lincoln LifeElements* One-Year Term, *Lincoln TermAccel*®, and Lincoln *MoneyGuard*®. Internal Exchanges/Replacements, Term Conversions and Reinstatements cannot be processed using the *LincXpress* ticket submission process.

Is *LincXpress* the only way to complete and submit an application?	No, *LincXpress* is a ticket submission process offered in addition to our traditional full application submission processes (paper and eApp). Unlike *LincXpress*, the full application process will not include a client interview or the opportunity for automated underwriting or the lab-free process. Reference the Lincoln Life Application Comparison Summary for details [UW-APP-FLI001].
Can an informal application (Trial) be followed by a formal submission via *LincXpress*?	Yes, Lincoln will allow a *LincXpress* ticket to be submitted for cases that were submitted first as a Trial. No requirements are waived, and the case will **NOT** qualify for the lab-free process if within 12 months. **The ticket submission process cannot be used as a method to complete a trial quote**.
What are the required forms for submission prior to the client interview?	• eTicket or Paper Ticket (Proposed Insured & Policyowner Information, Proposed Insured B Information (if applicable), Contract Information, Broker/Agent Information) • Authorization for Release of Information (HIPAA) [Form LF02896 or state variations] • Important Notice: Replacement of Life Insurance or Annuities [LF10087 or state variations] • Receipt of Privacy Practices Notice and Important Notice Acknowledgment [Form LF10244] • Agent's Report [Form LF12224] • For VUL only: Variable Universal Life Insurance Suitability Supplement [Form ICC21LFF12310 or state variations] **Additional forms may be required depending on the product, riders selected, contract state, etc. Please download and review the LincXpress checklist [Form LF11276] from the Lincoln Form Tool to determine if additional forms may be required.*
Why are signatures required up front for *LincXpress*?	By collecting the signature up front, Lincoln ensures the solicitation paperwork is collected in-good-order and required documents have been delivered to the client. It also helps to reduce potential delays throughout the process.
How is status information on *LincXpress* pending cases communicated?	**You can access the up-to-date status on your pending cases from the Lincoln Producer website or through the auto-generated status update emails.** • **From the Pending Business section of Lincoln's producer website**, access the Pending Details tab of your policy to: ✓ View key dates and action items at-a-glance from the Case Tracker ✓ Quickly satisfy outstanding questions and/or requirements on a case ✓ Click-to-Chat in real-time with a New Business Associate to obtain answers on administrative questions for a specific case ✓ Easily download up to 5 issued policies at one time from the Pending List **Auto-Generated Email Notifications** are sent within 1 hour of a status change on the pending policy and if the interview method is Tele-App (phone), the Lincoln Tele-App Specialist will send emails to confirm: • Receipt of ticket • Call attempts made to client • Interview scheduled • Interview completion

Is Temporary Insurance available with *LincXpress* cases?	Yes, temporary insurance is available with cases submitted via a *LincXpress* ticket. **For permanent life insurance (IUL, VUL) ticket and full application submissions and *Lincoln LifeElements®* Term full application submissions:** Temporary Insurance Agreement (TIA) Form LFF11524 (state variations) will be used. Advance payment is required, and the signed TIA form must be submitted with the application to put the TIA into effect. The TIA can be bound via EFT draft or Check. Premium is drafted at time of ticket submission. **For *Lincoln LifeElements®* Level Term and *Lincoln TermAccel®* ticket submissions:** Temporary Insurance Agreement (TIA) [Form LFF11890, state variations] will be used. This form does not require advance payment to put the TIA into effect. The client must instead agree to a stated amount (equal to the first modal premium) to be deducted from the death benefit upon death of the Proposed Insured.
Can I submit a dual submission for a *LincXpress* policy and *Lincoln TermAccel* policy?	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 *TermAccel* case as part of our automated process. Any medical information and labs collected during the *TermAccel* process can be leveraged for other life product submissions, making it easier for your client.
Can I submit for multiple policies using one *LincXpress* ticket?	Yes. On the paper ticket there is a spot to indicate the intention to apply for multiple policies with one submission. Where the ticket states "Check here • if applying for multiple policies", check the box and then provide the details of the submission(s). The number of products, the product names and the face amounts should be included on the ticket. If submitting via electronic ticket, attach a cover letter that states the intention to apply for multiple policies, and include the number of products, the product names and the face amounts.
Can I use the *LincXpress* process for *Lincoln TermAccel* Level Term?	No. *TermAccel* is only available through electronic ticket submission with automated underwriting and ePolicy Delivery. Paper ticket submission and traditional underwriting are not available for *TermAccel*. While the ticket and client interview for *LincXpress* and *TermAccel* are the same, due to a cost savings benefit associated with the *TermAccel* underwriting process, **we will not allow a product switch <u>to</u> *TermAcce*l within 12-months of applying for a traditional product such as *LifeElements* Level Term.**
Is *LincXpress* available for Foreign Nationals?	Yes, LincXpress is available for Foreign Nationals. Lincoln categorizes Foreign Nationals into two groups: 1) US citizens or green card holders that spend more than 12 weeks annually outside of the US; and 2) Non-US citizens or non-permanent residents without a green card. Both may apply using LincXpress, with some differences between the two groups. US citizens/green card holders: may apply for Term (excluding TermAccel) or permanent life insurance products (IUL, VUL) via LincXpress, online or formal application. Lab-free is not available.

	Non-U.S. citizens/non-permanent residents without a green card: may apply for permanent life insurance products only (IUL, VUL) via LincXpress, online or formal application. A valid SSN is required for online tickets or applications. Lab-free is not available. Regardless of Foreign National status, all requirements (including the interview, any labs/parameds, etc.), and delivery must take place in the United States.

LincXpress Paper Ticket Process

What products are available for paper ticket submission using *LincXpress*?	Paper Ticket submission: • All Permanent Life Insurance Products, including IUL, SIUL, VUL, SVUL • *Lincoln LifeElements* Level Term Excludes *Lincoln LifeElements* One-Year Term, *Lincoln TermAccel®*, *Lincoln LifeGoals*SM and Lincoln *MoneyGuard®*.
What is the process for submitting a paper ticket using *LincXpress*?	A paper ticket and accompanying solicitation forms may be submitted by fax, email, mail or secure file transfer through your regular channel to your dedicated Lincoln Leading-Edge Underwriting team. Paper tickets and accompanying solicitation forms can be accessed on the Lincoln Forms Tool or iPipeline Forms Pipe. To generate *LincXpress* specific forms, simply select the "*LincXpress*" version of the product that your client is applying for (for example: *LifeElements* level Term (2019) – *LincXpress*). The forms will be bundled into two distinct packages: 1. **Core Applicant Package** – Includes all forms and applicable state disclosures to leave with the applicant. 2. **Core Ticket Package** – Includes the five forms which are required PREINTERVIEW for every case. A checklist has been created to help identify additional case specific forms needed prior to interview and prior to policy issue – download and review the *LincXpress* checklist [Form LF11276] from the Lincoln Forms Tool to determine if additional forms may be required.
What is the process for submitting a ticket for a variable universal life (VUL) product?	*LincXpress* is available for all variable life insurance products. Please note that additional requirements are necessary and include: • VUL/SVUL Fund Allocation Form • Customer Identity Verification Form [Form 33009] • Variable Universal Life Insurance Suitability Supplement [Form ICC21LFF12310 or state variations] • Reference the *LincXpress* checklist [Form LF11276] to determine if additional forms may be required **Prior to submission, please confirm with your broker-dealer that this process is an approved form of submission and observe any back-office suitability requirements and firm-specific form requirements.**

What products are available as an eTicket for *LincXpress*?	eTicket Submission: • All Permanent Life Insurance Products, including IUL, SIUL, VUL, SVUL • *Lincoln LifeElements* Level Term Note: Lincoln *LifeElements* Level Term with *Conversion Products Enhancement* cannot be submitted electronically and will require a paper ticket to be used with the *LincXpress* ticket submission process.
How is an eTicket submitted using *LincXpress*?	Submissions can be made by running an illustration and submitting an eTicket. For permanent products, the agent can upload an illustration within the eTicket platform. Existing iPipeline customers will have this ticket option available in iPipeline. Non-iPipeline subscribers can access the electronic ticket option [at no cost] from the applicable Lincoln product pages within the Lincoln producer website.
Will the eTicket process work if the owner and insured are different? Are multiple owners allowed?	Yes, the process works if the owner and insured are different. After eTicket submission, additional owners cannot be added (as the solicitation becomes void). The electronic process allows for one trust as owner and up to three trustee signatures maximum. Multiple trusts as owners are not allowed.
If my client does not have an email address, can the eTicket still be submitted?	No. Your client needs to agree to an electronic process to qualify for this program and a valid email address is required to complete the eTicket process.
What if the agent fails validation during the licensing and appointment validation check?	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. • For online interview, the client will receive the link to begin the interview once Lincoln receives the submission • For phone interview, the client will be contacted within 24-48 hours after submission to schedule the Tele-App interview. Please note: Licensing and appointments must be cleared prior to issue. If agent validation is not cleared at the time of solicitation, a new ticket and interview may need to be completed. In pre-appointment states, if agent validation is not cleared at the time of solicitation, a new ticket and interview will need to be completed.
What browsers are supported for electronic ticket submissions?	iPipeline continues to support the most recent versions of the most popular web browsers, including: **Windows:** Google Chrome; Microsoft Edge; Firefox; Microsoft Internet Explorer v.11 **Mac OS & iOS:** Apple Safari

	Note: Performance and user experience is greater in non-IE modern browsers; iPipeline no longer certifies Microsoft Internet Explorer 11.
What happens if a message from the internet browser's pop-up blocker appears while submitting an electronic ticket?	Click "Always Allow" and this will enable the process to continue.

LincXpress Client Interview Process
Online or Phone

Why is the client interview required?	*LincXpress* is designed to be quick and efficient with answers obtained through the online or phone interview populated into the required application package. Completing the interview eliminates delays in the process and reduces the effort and paperwork traditionally required by the producer.
Can my client choose which method they prefer?	Yes. Online (eInterview) will be the **default** interview method; however, the agent can select the phone (Tele-interview) method within the **Client Interview Type** section in the electronic ticket submission process.
Are the questions the same for both methods?	Yes. The interview questions will be the same for both the online and phone method.
What can my client expect during the interview?	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. Preparation is key to ensuring that the process goes smoothly. Underwriting decisions are based on the information provided during the interview; a Pre-interview Worksheet is provided to help your client prepare: UW-PREP-FLI001.
Are there any limitations for the Tele-App (phone) or eInterview (online interview)?	The phone and online interviews are only conducted in English, and the client must speak and understand English. A translator cannot be used. The client must complete the interview within the United States. Online interview is not available for policies with the Child Term Rider or an Insured B.

Online Interview (eInterview)

What can my client expect with the online interview?	• After the eTicket is received by Lincoln, a secure link will automatically be emailed to the client to begin their online interview. (Reminder emails will be sent on the 3rd, 5th and 8th day after the initial email is sent) • The client must authenticate themselves by providing the last 4-digits of their SSN and consent to the electronic transmission process. • The online interview experience is a fully electronic experience for the client and is estimated to take approximately 20-30 minutes to complete. • eSignatures will be captured from the client.

What are the benefits of the online interview experience?	Faster Turnaround Times • Client may begin the online interview immediately upon receiving the email from Lincoln Streamlined User Experience • Offers a private and convenient interview experience to be completed at the client's leisure • The platform is available 24 hours per day, 7 days per week • It is mobile-friendly and can be completed on any device • An auto-save feature enables clients to stop and come back later to complete the interview, with no loss of previously entered information
How long does my client have to complete the interview, after they receive the link from Lincoln?	The secure online interview link will be active for 10 days. Once the client accesses the link and begins their interview, they will have an additional 10-days to complete the process. An auto-save feature enables clients to stop and come back at a later time to complete the interview, with no loss of previously entered information. If the link expires before the client completes the interview, a new link can be requested by: • Producer or Case Contact requests from Lincoln New Business Case Manager, or • Client may contact Lincoln at the phone number provided in the online interview email
If my client starts the interview online but prefers to complete the interview over the phone, can they switch?	Yes. The client can switch to a phone interview at any time through the process. Any information already provided in the online interview process will be **saved** and the client will not be asked to provide that information again. To request this switch, one of the following methods can be used: • Producer or Case Contact requests from Lincoln New Business Case Manager, or • Client contacts Lincoln at the phone number provided in the online interview email or by using the Help FAQs • Client uses the Chat with Us feature within the online experience
If my client has questions during the online interview, who do they contact?	Support tools are provided for the client throughout the online experience, including: • Chat with Us – an online chat with a live Tele-App specialist (available Monday-Friday, 8am – 9pm ET), • Help FAQs, and a • Medical Terminology Tool Additionally, the client may contact a Lincoln team member during normal business hours at the phone number provided in the online interview email and in the Help FAQs.
Phone Interview (Tele-App)	
What can my client expect with the Tele-App interview process?	When case is deemed 'in good order', an email will be sent to your client with a link to Lincoln's Online Scheduling Tool to schedule their Tele-App interview at a time that's convenient for them. If no appointment is scheduled within 24-48 hours, a Lincoln in-house Tele-App Specialist will call the client to schedule. The client can also reschedule or cancel their Tele-App appointment using the online scheduling tool. A phone interview, typically lasting 30-40 minutes, will be conducted by 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 *LincXpress* Tele-App team?	Monday-Thursday 8:00 am-10:00 pm ET Friday 8:00-6:00 pm ET
If my client starts the interview over the phone, can they switch to online interview?	No. If the interview is started over the phone with the Lincoln Tele-App team, the interview must be completed over the phone. However, if the client starts the interview online, they can switch to a phone interview at any time through the process.
Can the Tele-App interview be conducted in any language(s) other than English?	No, Tele-App interviews are only conducted in English. A translator cannot be used.

LincXpress Underwriting

How are *LincXpress* cases underwritten?

There are two underwriting methods, both leveraging Lincoln's Underwriting Guidelines, for *LincXpress* submissions. The underwriting method will be determined based on the following case criteria:

	Automated Underwriting	Traditional Underwriting	
Product	*Lincoln LifeElements* Level Term and single-life IUL, VUL products	*Lincoln LifeElements* Level Term and single-life IUL, VUL products	All Survivorship Permanent Products: SIUL, SVUL
Age	18-60	60+*	All ages*
Face Amount	$2.5 million or less	Over $2.5 million*	All face amounts*

*Subject to product guidelines for age and face amounts.

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. It is a rules-based system utilizing a "Digital Underwriter" designed to mimic the exact rate class decision of a human underwriter. The Digital Underwriter follows the same philosophy as traditional underwriting and is aligned with Lincoln's current underwriting guidelines. However, there may be some instances in which the rules engine would pause the automated process and refer the case to an Underwriter for further review.

Can I still work with my dedicated underwriter on cases that go through the Automated Underwriting process?

Yes. All single-life term, IUL and VUL cases ages 18-60 with face amounts of $2.5million or less submitted through the *LincXpress* ticket process will go through Automated Underwriting, however you may contact your dedicated Underwriting team with any questions related to your case.

If during these conversations, additional underwriting-related information is received outside of the automated process, the Underwriter will pause the automation for an assessment to be made as to whether the information has underwriting significance. If yes, the case would then require a manual Underwriting review.

Can I speak with an underwriter if I have questions about an offer for a case that went through Automated Underwriting?

Yes, a leading-edge Underwriter will be available to review a medical Underwriting decision on a case-by-case basis.

What situations would cause the Automated Rules Engine to refer the case to an Underwriter for further review?	This list not all inclusive, however some of the commons reasons the Rules Engine would refer a case to an Underwriter for further review include: • Medical impairments that the Rules Engine is not able to evaluate • MIB codes of concern • Pharmacy database results which indicate a significant risk • Lab results outside normal range • Underwriting related information provided to Lincoln outside of the automated process
If my case qualifies for Automated Underwriting and my client has previously completed labs with another carrier, can they be submitted to Lincoln for review?	For a *LincXpress* case submission, the Underwriter will have the ability to pause the automation process, so a decision can be made whether to use prior labs. If prior labs will be used, the automated system will not auto-order labs and the case will require a manual Underwriting review of the labs for final approval. [Note: Outside labs cannot be submitted or used for *Lincoln TermAccel* cases.]
For cases going through Automated Underwriting, can Lincoln provide the reason for the offer received?	Yes. The rules engine will identify the reason for the rating and the Underwriter will have the information regarding our final assessments. This information will be available for discussion upon request.
Can my client opt-out of Automated Underwriting?	No. If the case is eligible for Automated Underwriting, the case will automatically follow that process and be assessed with a decision made by the Automated Rules Engine. The agent can guarantee a full file review of the case by submitting a traditional paper application or an eApp.
Is an APS required for *LincXpress* submissions and if so, who orders it?	After the initial review of the *LincXpress* client interview is complete, the underwriter will advise whether Electronic Health Records and/or an APS is needed. If the agency orders the APS today, that process will continue. For *LincXpress* cases that go through the Automated Underwriting process, there may be instances in which the automated rules engine will refer the case to an underwriter for further review. The underwriter would then advise whether additional medical records are needed.

LincXpress Underwriting: Ordering Labs

Did you know that your client may qualify for the Lab-Free process?

Are labs required in addition to the *LincXpress* client interview?	During the client interview, Lincoln is gathering some information traditionally requested in an exam, including requesting vitals and physical measurements from the client over the phone. If it's determined that the client qualifies for the lab-free process, a traditional full exam is not needed. If labs are required, the agency will be notified, and Lincoln will order the necessary labs and vitals.
What is the lab-free process?	The opportunity to waive labs is exclusively available for eligible *LincXpress* and *Lincoln TermAccel* ticket submissions. This lab-free opportunity is available for all products within established guidelines. As part of the lab-free process, Lincoln will leverage data from traditional underwriting sources, information provided during the client interview, and other underwriting technology to determine if labs are required. The decision will be made within a few days of interview completion. 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 [Preferred Plus, Preferred and most Standard rate classes] and will allow a more streamlined path of underwriting for those individuals. Program Exclusions: • Traditional Full Paper Application and eApplication submissions • Guaranteed and Simplified Issue • Exchanges and Conversions • *Lincoln LifeElements*® One-Year Term • Prior submissions, including trial or formal applications, received in the past 12 months* * *Any trial or formal submitted in the last 12 months will be reviewed for use of prior medical information in the underwriting decision. Due to prior information on file, these cases will not be considered for the lab-free rules engine; however, if we have enough evidence in the prior file to issue without additional medical information, we will proceed.*
Which clients can qualify for the lab-free opportunity?	Term and Permanent Life Insurance Products submitted through a ticket ONLY: • Insureds age 18-60 • Face amounts of $2.5 million or less • Consideration for all preferred plus, all preferred and most standard rate classes
How can my client opt-in for lab-free consideration?	Qualifying cases submitted via electronic or paper ticket through *LincXpress* will automatically go through the lab-free assessment process and the automated rules engine will determine if labs are required.
What tools are available to find out if my client may qualify for the lab-free process?	A lab-free prequalification checklist is available for your reference: [UW-NOLAB-FLI001].

Will I be notified if labs are needed?	Upon completion of the client Interview, the agent will be notified through Lincoln's pending case status process if labs are required for the client. The case status on the pending website is updated every 15 minutes, and an automated follow-up email will be sent within 1 hour of the status change. If required, Lincoln will order the necessary labs and vitals.
What happens if my client does not qualify for the lab-free process?	If the client does not qualify for the lab-free opportunity, Lincoln will order labs and notify the agent that an abbreviated exam has been ordered for the Insured through ExamOne. *ExamOne is an independent company and not affiliated with Lincoln
What if my client did not qualify for lab-free but meets the general qualifications of the lab-free process?	There are many situations which will require the need for labs. However, to effectively monitor the quality of the automated rules engine and ensure Lincoln continues to meet expected mortality results for *LincXpress* submissions, a random selection of cases will automatically have an abbreviated exam ordered for the client. This random selection may include cases which would have otherwise qualified for the lab-free process. The abbreviated exam does not include full underwriting or the review of an APS.
Is the lab-free process available for survivorship products?	Yes, the total face amount per policy is $2.5 million or less and both clients must qualify for the program.
If labs are required, can the producer set up the exam?	Lincoln will order labs and vitals, if they are required. The application and medical supplement are being completed during the *LincXpress* client interview. The lab work, including vitals, labs and physical measurements, are the only remaining requirements. To deliver a streamlined experience, Lincoln will order the abbreviated exam at the completion of the client interview.
Can an exam for another company be used?	To deliver a streamlined experience, Lincoln will order the labs and vitals after the client interview is completed, unless acceptable results are already in possession. If lab work was previously completed within the last 12 months for ages up to 69 and in the last 6 months for ages 70+, you may attach the lab slip, exam and/or medical records with the ticket.
What company is used to collect labs and vitals?	ExamOne is the company who collects the labs and vitals. The vendor that processes the lab results is CRL Labs. *ExamOne and CRL are independent companies and not affiliated with Lincoln
Can the client access the labs?	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. Information will be provided to the client directly about viewing their lab results online. Refer to Lincoln Form GB11070 for details.
Will Lincoln share the lab results?	Upon request, the lab slip will be shared with the agency.
What should I inform my client about the underwriting process?	Lincoln will review the information obtained through the client interview. If additional information is needed to reach an underwriting decision, your client will be contacted by ExamOne within a few short days to schedule a brief lab exam including a check of their vitals (pulse, blood pressure) as well as blood and urine samples. If labs are waived and no additional information is needed, the application will follow the normal approval and issue process. *ExamOne is an independent company and not affiliated with Lincoln

Lab-Free Real-Time Offer

What is Real-Time Offer?	For cases that are approved for the lab-free process, an underwriting approval decision is communicated immediately to the client, agent and case contact upon completion of the online or phone interview.
What are the eligibility requirements for Real-Time Offer?	**Products:** *LincXpress* ticket submissions (LifeElements Term, IUL, and VUL); not available for survivorship policies **Ages:** 18 - 60 **Face Amounts:** $2.5 million or less **Underwriting Criteria:** Available with automated underwriting only and the client must qualify for the lab-free process **Note:** For cases approved with Real-Time Offer, the ***Good Health Statement and Insurability Supplement Form*** [LFF12222] will not be required if placed within 21 Days of policy issue.
What are the advantages of Real-Time Offer?	The client, agent and case contact may be notified in as little as 20 minutes from starting the interview that underwriting is approved, resulting in faster turnaround times for policy issue and delivery.
What communication will be given to the client and agent upon approval?	The **client** will be informed of the approval online or over the phone at the end of the interview. The rate class will not be provided. The **writing agent and case contact** will receive an email informing of the approval. The rate class will be provided.
What if my client is not approved lab-free for a Real-Time Offer?	**If Lab and/or Additional information is required:** At the end of the interview, the **client** will be informed that labs and/or additional information is needed to finish the underwriting process. Lincoln will not communicate the specific requirements needed for an underwriting decision. The **agent and case contact** will be advised of any requirement(s) according to Lincoln's standard pending status process. The agent will communicate next steps to the client. The cases status on the pending website is updated every 15 minutes, and an automated follow-up email will be sent to the case contact within 1 hour of the status change.
What if my client is declined?	At the end of the interview, the **client** will be informed that their agent will contact them for next steps. Lincoln will not communicate the decline decision to the client. The **agent and case contact** will be advised of the declined underwriting decision according to Lincoln's standard pending status process. The agent will communicate next steps to the client. The cases status on the pending website is updated every 15 minutes, and an automated follow-up email will be sent to the case contact within 1 hour of the status change.
What resources are available for Real-Time Offer?	Please review our agent overview guide and Brainshark for more information about Real-Time Offer: • Overview Guide • Brainshark

Electronic Policy Delivery (ePolicy Delivery)

What is ePolicy Delivery?	Electronic policy delivery offers secure online review of your policy and enables electronic signing for the agent and client from a computer or mobile device. After all signing parties have completed the process, the policy is immediately available for download. Other advantages include: • Available at no cost • 24/7 access to view policies • Expedited compensation payouts • eSignature capability eliminates postage and paperwork **The digital policy delivery processes are in effect as of March 2020; assembled and bound policy packages are no longer available.**
What electronic policy delivery methods are available?	Lincoln offers two fully electronic policy delivery methods, at no cost:

Lincoln DocuSign ePolicy Delivery	iPipeline DocFast ePolicy Delivery
What you need to know: 1. No set-up or registration is required 2. To add an Agency review option, indicate DocuSign Agency Reviewer with the policy submission or contact your Lincoln New Business Associate prior to policy issue 3. Indicate **DocuSign ePolicy Delivery** as the method on the Cover Letter or Email at submission	What you need to know: 1. Contact your Lincoln Underwriting & New Business team to get set-up for this method 2. Initial set-up may take up to 2 weeks, and an acknowledgement agreement is required 3. iPipeline subscription is not required for Lincoln products 4. Indicate **DocFast ePolicy Delivery** as the method on the Cover Letter or Email at submission

Additionally, secure PDF Policy Delivery is also available via email for the producer to print and collect wet signatures.

Can I set a default policy delivery method for my business?	To set a default policy delivery method, contact your dedicated Lincoln Underwriting & New Business team.
	
	The default policy delivery method can be set based on the following:
	• Agency Level (applies to entire downline)
	• Agent Level
	• Line of Business (Underwriting Team):
	  ○ Core Life (*Lincoln LifeElements*® Level Term, IUL, VUL)
	  ○ *Lincoln TermAccel*®
	  ○ Lincoln *MoneyGuard*®
	
	To select an ePolicy delivery method on a **case-by-case basis**:
	• Indicate **DocuSign or DocFast ePolicy delivery** on a cover letter or email at policy submission, or
	• Request **DocuSign or DocFast ePolicy delivery** from your Lincoln New Business Associate prior to policy issue
	
	Default policy delivery is not available for Guam, Puerto Rico, Northern Mariana Islands or Virgin Islands, at this time.

If I have issues or questions about the Lincoln DocuSign process, who do I contact?	Please contact your dedicated Lincoln Underwriting & New Business team.
If I am an iPipeline subscriber and have questions or issues with the DocFast system, who do I contact?	iPipeline subscribers should contact iPipeline Production Support directly at: Email: support@ipipeline.com Phone: (800) 641-6557, Option 3. Monday -Friday 8:00am- 7:00pm ET
***LincXpress* Compensation Structure**	
What is the compensation structure?	There is no change in the compensation structure for cases submitted using *LincXpress* versus other submission methods.
Can more than one agent be on the case?	Yes, up to four agents may be on each case. Please be sure to reference the correct agent code and split percentage.

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

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