

In-Good-Order Best Practices

Lincoln TermAccel®

Lincoln Life Underwriting and New Business

Lincoln TermAccel® offers affordable term protection with competitive premiums and a quick, convenient, fully electronic underwriting process. For a more streamlined and efficient experience, please consider the following best practices for your case submissions.

Please reference the [Lincoln TermAccel Agent FAQs](#) or reach out to the dedicated Underwriting and New Business team with any additional questions.

Key Benefits

- Paperless, fully electronic ticket process with automated underwriting
- Lab-free opportunity and Real-Time Offer available for qualifying clients
- No APS requirement for all submissions

Product Availability

- Clients Aged 18-60
- Face amounts \$100,000 to \$2.5 million
- Product switches to *Lincoln TermAccel* are not available*



Dedicated TermAccel Case Contacts

For more efficient case processing and quicker response times, contact the New Business Case Manager assigned to your policy. Please contact the TermAccel leadership team if you need additional support in any of the following areas:

**Product & Process Training, Illustrations,
Distribution Support
Tele-App Phone Interview**

Click-To-Chat (Mon – Fri from 8am –6m ET)

Amie Voss: Amie.Voss@lfd.com

Email: TermAccelTeleAppTeam@LFG.com

Toll-Free: (844) 815-7582

Accessible from your Policy Details page in the Lincoln producer pending website

Note: Please reach out to your firm's dedicated Underwriting and New Business Team for questions related to *Lincoln TermAccel Level Term*, *LifeElements*® Level Term, IUL or VUL.

Determine if your client is a good candidate for Lincoln TermAccel

- Underwriting decisions are based on information your client provides during their interview. Use the [interview prep worksheet](#) to help prepare your clients for questions they'll be asked during the interview.
- Clients must be U.S. citizens or green card holders.
- See our [Process Overview and Client Prequalification Checklist](#) for a list of impairments which could result in a decline.

After Ticket Submission - Completing the Interview

Online Interview:

- 24/7 access, available immediately with the emailed interview link
- Clients can save and return to their interview to complete on their schedule

Phone Interview:

- Good for clients who may need help navigating the interview or prefer phone interviews
- The client will receive an email or text with a link to schedule their telephone interview or will be contacted by an interview specialist if no appointment is made

Labs

- Lab-Free Opportunity: There is the opportunity for lab-free processing for all TermAccel submissions, however, it is not a guarantee. Lincoln leverages data from traditional sources, the client interview and other underwriting technology to determine if labs are required. Due to the automated process, we are unable to share the specific reason that labs are ordered.
- Medicals and Labs: If required, Lincoln must order the necessary labs and vitals. Medical records and labs completed outside of the TermAccel process cannot be reviewed or utilized for this product.
- Lincoln will determine if labs/vitals are required and will order these for your client if they do not qualify for the lab-free process. Review the [Lincoln Lab-Free Consideration](#) guide for more information
- Lincoln will not accept outside labs for TermAccel—neither labs ordered for Lincoln or other companies, nor lab results obtained from personal physicians.

Pending Tools

Online Producer Pending Website (24/7 Access)

- View up-to-date case statuses, key dates and action items, and quickly satisfy outstanding items
- Chat Bot offers 24/7 chat coverage for the most commonly asked questions
- **Two-way communication** enables interactions with a new business case manager from the producer website
- **Click-to-chat** in real-time with a new business case manager on administrative tasks and questions

eReply Portal

- Satisfy outstanding requirements directly from your Auto Follow-Up emails – no need to log in

ePHI (Electronic Personal History Interview)

- If the Underwriter has additional questions, your client can respond to them online via the ePHI email link

eNIGO

- Use eNIGO to electronically complete the new forms or provide corrections to existing forms
- The Replacement Form must be completed in full if completing/correcting via eNIGO

Premium Payments

- The remitter of premium payments must have a relationship with both the insured and the policy.
- The initial premium may be paid during the electronic policy delivery process if not previously submitted
- Preferred payment methods are:
 - **Electronic Funds Transfer (EFT)** - Available for all drafting modes
 - **Credit Card** - for the **initial premium only**. Future premiums will be billed or drafted, depending on the premium mode.

For any questions, contact your Lincoln Underwriting and New Business team via click-to-chat on Lincoln's producer website, or visit www.LFG.com/TermAccel.

***If the client has applied for a *Lincoln LifeElements* Term, IUL or VUL product, a product switch to *Lincoln TermAccel* will not be allowed.** *TermAccel* 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, Lincoln will not allow a product switch within 12-months of applying for a traditional product, including *Lincoln LifeElements* Term.

Product Switch from Lincoln TermAccel to Lincoln LifeElements Term, IUL or VUL:

If the client is declined for Lincoln TermAccel, they may be eligible to pursue a fully underwritten product option with Lincoln which would allow for higher table ratings and the collection of additional medical information, such as an APS. When a decline decision is rendered from the Lincoln TermAccel automated rules engine for an impairment that could potentially qualify for an offer with full underwriting, the system will generate a decline letter with a message indicating that the client may be eligible to pursue a fully underwritten product option with Lincoln. An automated email will be sent to the Case Contact with a copy of the decline letter which will be emailed to the client 5 business days later. Before initiating a product switch, we encourage the producer to discuss the case with their Underwriter. For example, if the case may be rated, a conversation could help determine if the case could be placed before moving forward.

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.