



In-Good-Order Best Practices Lincoln MoneyGuard® Solutions

Lincoln Life Underwriting and New Business

To improve your in-good-order submissions and help expedite the Underwriting and New Business process, please reference the following submission tips and best practices.

Go Digital with Lincoln

Our first and most important tip is to Go Digital! Lincoln offers multiple digital processes to expedite processing from submission to placement. Take advantage of these digital solutions to make submitting and placing your business quick and easy. Check out the updated [Go Digital](#) website for timely tips and resources!

Agent Licensing and Appointments

- Make sure you are properly licensed and appointed with Lincoln, prior to soliciting a Lincoln MoneyGuard® application. We cannot accept an application until this is completed.
- For Life Long-Term Care Education State Insurance Licensing and Training Requirement, contact Lincoln Producer Solutions at 877-546-2647, option 3, option 2.
- Where available, the **Ready to Sell (RTS) Lookup Tool** may be leveraged on LincolnFinancial.com to check on a Financial Professional's status 24/7.
 - RTS [FAQ](#)
 - RTS [Overview](#)

Pre-Submission

- Review your client's full medical and financial background to ensure the product/process is a good fit
- Encourage the applicant to disclose ALL significant current/past medical conditions to assist with Underwriting
- Prepare your client for the interview:
 - [MG Client Interview Prep Guide](#)
 - [MG Market Advantage® Client Interview Prep Guide](#)
 - [MG Prequalification Tool](#)

Application Submission & Interview

Application

- Use our IGO eAPP to submit your client's application online for faster processing
- Complete the MG client interview (LTC Supplement and Part II) online or over the phone
- [Electronic Application Submission Guide](#)

Client Interview

- The Online Interview is immediately available via emailed link and accessible 24/7
- The Phone Interview will need to be scheduled at a time that is convenient for the client
- If the interview link expires, your client can reactivate their link without needing to reach out to Lincoln
- [Personal History Interview \(PHI\) FAQ](#)

Forms

General Tips

- Refer to the Application Checklist [Form MG12227; state variations] for all required forms and instructions
- Complete suitability according to your Firm's procedures
- Complete all forms in their entirety, including signatures and dates
- Trust/Corporate owned policies require that all trustees/officers sign with their title
- Submit the Certification of Trustee Powers form or corporate resolution with the application, if needed
- Do not mix and match forms from different states or products
- SITUS: The contract state must be the state in which the policy owner has a bona-fide residence or state of employment. For Trust-Owned policies, the contract state must be where the trustee or insured has a bona-fide residence or state of employment.
- English as a Second Language Certification must be provided with application submission, if applicable.

Agent's Report & Coversheet

- Include the correct agent code for each agent, percentage split and your affiliated up-line
- Include special instructions and additional details such as:
 - Interview completion choice: online, over the phone, or on paper in person
 - Delivery method
 - Case Manager contact information
 - Any related applications

Replacement forms

- NAIC States: Replacement Notice Form 33503 is always required if the client has inforce insurance, regardless of if they are replacing the coverage, and must be signed on/or before the application signature date
- If replacing Long-Term Care Insurance, Form LTC06291 must also be submitted with the application

Projection of Values or Illustration

- Include the New Business Data Pages
- Policy specifications on the Application and the POV should match
- Newly run illustrations must be marked as "Revised"

Pending

Online Producer Pending Website

- 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.

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

- Experience quicker turnaround times and fewer in-person client touchpoints by using eNIGO to electronically complete new forms or provide corrections to existing forms
- Making corrections outside of eNIGO:
 - All pages of the corrected form must be re-submitted to Lincoln
 - Do not use correction fluid/tape on forms. If you need to change an answer, draw a line through the mistake and have the party responsible for the answer initial and date each alteration
- [eNIGO Informational Flier](#)

1035 Exchange

- Make sure all check boxes have been addressed on the Exchange Agreement/Absolute Assignment for Life Insurance [Form LF06591].
- Only one carrier per form (multiple policies for the same carrier can be listed)
- If the policy is trust or corporate owned, signers must add their title to signature
- Remember to add the printed name for all signers, include titles for trust/corporate owned policies
- Do not write below the thick bold line on page 3 – for Internal Use by Lincoln only

Approval, Delivery and Premium Payments

Approval/Issue/Placement Tips

- Providing the following will assist the UW/NBCM with approving/issuing the policy:
 - Respond to any pre-issue requirements that are outstanding
 - Confirmation of delivery method
 - Confirmation of if an EFT form will be required
 - Supply the Revised illustration, if needed
- Providing the following will assist the NBCM with placing your policy inforce:
 - Submit completed pre-placement requirements with all pages included (not just signature pages)
 - Refer to the delivery notice for outstanding requirements
 - Completed EFT form if paying via electronic draft(s)

ePolicy Delivery

- Convenient eSignature capability to eliminate in-person touchpoints, paperwork and postage
- An electronic copy of the policy is available for download for your records
- [FAQ - Lincoln DocuSign ePolicy Delivery](#)

Premium Payments

- The remitter of premium payments must have a relationship to both the insured and the policy
- Payors other than the insured or policy owner need to have pre-approval from the Underwriter
- Premium modes include:
 - Single, Annual, Semi-Annual, Quarterly, and Monthly (EFT required for monthly)
- Acceptable payment methods include:
 - Wire (preferred)
 - Electronic Funds Transfer (preferred) for one-time or ongoing drafts [Form CS06711]
 - Check – write policy number on check

Please reach out to your dedicated Underwriting and New Business team with any additional questions.

Life insurance issued by The Lincoln National Life Insurance Company, Fort Wayne, IN and Lincoln Life & Annuity Company of New York, Syracuse, NY, 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.

Lincoln *MoneyGuard*® solutions are universal life insurance and variable universal life insurance policies with long-term care rider(s) that reimburse for qualified long-term care expenses.