



# Lincoln *MoneyGuard*®

## Underwriting & New Business Client Communications

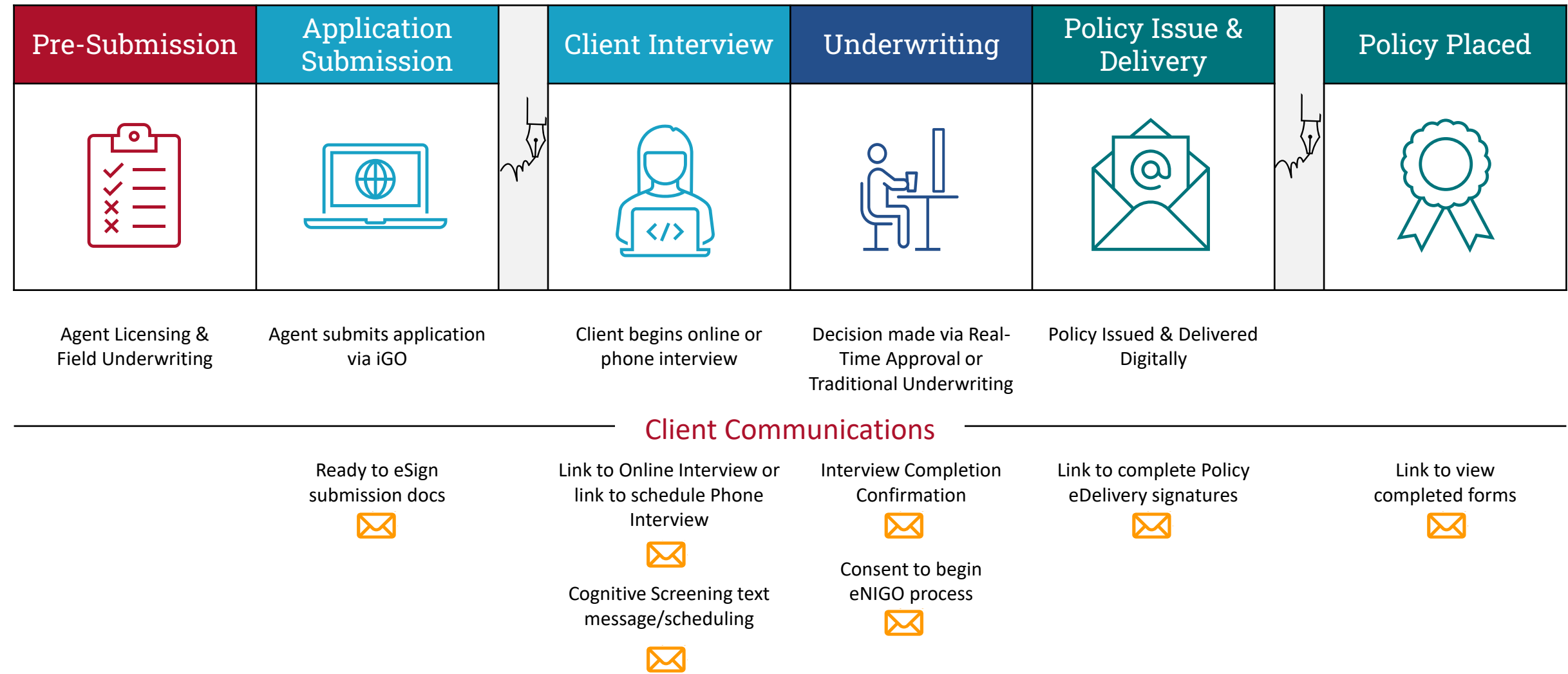
This toolkit is designed to help Financial Professionals identify communications their clients will receive during the Lincoln Underwriting and New Business Process.



# Process overview- Lincoln MoneyGuard



Click on the yellow envelopes to see examples of client-facing communications



# Client signatures needed for application submission



Return Home

Client will receive an email to begin the electronic signature process from [donotreply@ipipeline.com](mailto:donotreply@ipipeline.com).

The Agent's name is inserted into the "From" line to simulate that the agent sent the email.

**From:** Valued Agent <[donotreply@ipipeline.com](mailto:donotreply@ipipeline.com)>

**Sent:** Friday, January 20, 2023 10:30 AM

**Subject:** Action required on your application for a policy with The Lincoln National Life Insurance Company - DO NOT REPLY

\*\*\*This email is from an external source. Only open links and attachments from a Trusted Sender.\*\*\*



Hello **Valued Client** (Proposed Insured),

Your application is ready for your review. Please click the button below to be directed to your online application.

Once you have reviewed all forms for accuracy, you may apply your eSignature by following the instructions on the screens.

If you have any questions, please do not hesitate to contact me at [valuedagent@agency.com](mailto:valuedagent@agency.com)

Thank you for allowing me to handle your financial needs.

**IMPORTANT:** This link will expire after 21 days if no action is taken.

**I Consent**  
Click Here

Regards,  
Valued Agent

The Lincoln National Life Insurance Company

# Client Interview Communications



Return Home



Welcome to Lincoln Financial Group!



Valued Client, we have received your signed *MoneyGuard*® life insurance application paperwork. After reviewing the interview preparation guide [here](#), please initiate the Underwriting portion of your application by selecting I **CONSENT** to confirm your submission and answer questions about your medical history.

This email is only valid for the next 10 days. You have until 02-09-2023 to complete the application.

BEFORE STARTING your application, please read the Consent for Electronic Transmissions.

#### Consent for Electronic Transmissions

If you consent, The Lincoln National Life Insurance Company (the "Company") at [www.LFG.com](http://www.LFG.com), will transmit documents to you related to your application and policy by electronic means, to the extent that electronic transmission is consistent with applicable state and federal law. Any document that we send by electronic means, which complies with applicable law, will have the same force and effect as

Lincoln Financial Group  
800-445-4071 (options 1, 2, 0)  
Mon. - Fri., 8 a.m. - 6 p.m. ET

**I CONSENT**

## Online Interview



The client will receive either an email with an Online Interview link to start the interview, or instructions to schedule the Phone Interview.

The eInterview email will come from  
[DoNotReply@lfg.com](mailto:DoNotReply@lfg.com).

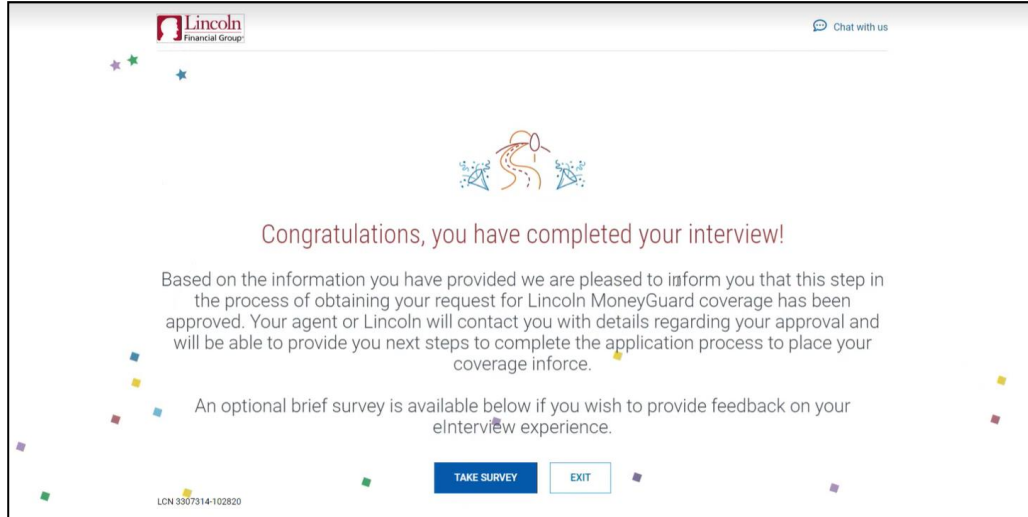
## Telephone Interview



Client will receive either a phone call from a Lincoln specialist or a text message from our interview vendor illumifin to schedule their phone exam. The client will be contacted multiple times to schedule if no response is provided on the first reach out.


# Interview Completion Confirmation

## Real-Time Approval Communication



Lincoln Financial Group

Chat with us



**Congratulations, you have completed your interview!**

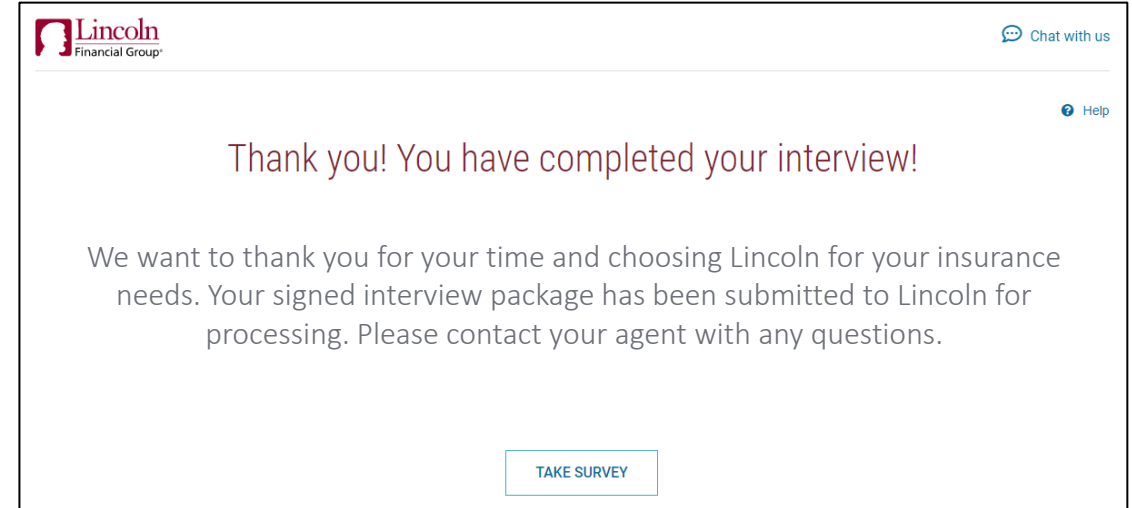
Based on the information you have provided we are pleased to inform you that this step in the process of obtaining your request for Lincoln MoneyGuard coverage has been approved. Your agent or Lincoln will contact you with details regarding your approval and will be able to provide you next steps to complete the application process to place your coverage in force.

An optional brief survey is available below if you wish to provide feedback on your interview experience.

[TAKE SURVEY](#) [EXIT](#)

LCN 3307314-102820

## End of Interview Communication



Lincoln Financial Group

Chat with us

[Help](#)

**Thank you! You have completed your interview!**

We want to thank you for your time and choosing Lincoln for your insurance needs. Your signed interview package has been submitted to Lincoln for processing. Please contact your agent with any questions.

[TAKE SURVEY](#)

LCN 3307314-102820

## Note:

- The same information shown on these screens will be provided to the client over the phone if they complete the phone interview
- For clients ages 61 and up, a quick cognitive interview phone call will be conducted and indicated on the completion screen.

# Cognitive Screening text message/scheduling




For clients ages 61+ that elect a telephone interview or require a cognitive exam after their electronic interview, they will receive a text message from illumifin (vendor) to schedule.

illumifin's dedicated phone number is (833) 434-0729. Clients will receive a text message to schedule the appointment, as well as receive reminders or information about an upcoming interview.

Hello Valued Client,  
Thank you for scheduling your assessment for 10:30 AM – 11:00 AM CDT on 06/11/2023. Our call may come within a half hour window of the scheduled start time. Please make sure you have your prescription and doctor's information present for the assessment. If this appointment date/time is no longer convenient and you scheduled online, please visit <https://examplescheduling.illumifin.com> To reschedule, please call us at 1-800-XXX-XXXX.  
Thank you.



# eNIGO Signer Consent Email



DocuSign System <DSE@esignature.lfg.com>  
Please Review and Complete Your Life Insurance Forms

Hi Valued Client [Valued.Client@gmail.com](mailto:Valued.Client@gmail.com),

Thank you for choosing Lincoln Financial Group for your life insurance needs. In order to continue processing your file, please electronically complete and sign the forms referenced in the Form Requirements below. If received, read-only copies of the previously submitted forms have been included in the file for your reference. Please note, if you are unable to navigate to all fields, those fields will be completed by the designated recipient.

Notes Signed ABR Disclosure Stmt : BJF-00749A Disclosure Statement for Accelerated Benefits Rider;

Notice Regarding Replacement : null;

Click on the button marked "I CONSENT" below if you have read and understand the "Consent for Electronic Transmissions" and you would like to continue with this electronic process. You will also be given further opportunity to agree or decline electronic transmissions once you have a chance to review your documents. If you are receiving this email because of a prior consent given, you may opt-out at any time. To revoke a previous consent or if you do not wish to access your documents electronically at this time please contact your agent.

**I CONSENT**

Once the Agent launches the eNIGO package, the Client will receive an email from [DSE@esignature.lfg.com](mailto:DSE@esignature.lfg.com) that will provide a link to view the documents for eSignature.

# Electronic Policy Delivery



Return Home

Tue 4/14/2020 3:12 PM  
DocuSign System <DSE@signature.lfg.com>  
Your Insurance Policy is Available for Online Review and Signature

\*\*\*This email is from an external source. Only open links and attachments from a Trusted Sender.\*\*\*

Hi VALUED CLIENT, [valued.client@xxx.com](mailto:valued.client@xxx.com)

Thank you for choosing Lincoln Financial Group for your life insurance needs. Your policy is ready for review. I enclosed a link below for you to consent and access your policy online. Please review the policy details and electronically sign the delivery requirements

Please check with your Financial Professional on how to transmit premium payment. If advised to send payment directly to Lincoln, please note the policy number on the check and send to The Lincoln National Life Insurance Company c/o New Business, 100 N. Greene Street, Greensboro, NC 27401

Click on the button marked "I CONSENT" below if you have read and understand the "Consent for Electronic Transmissions and Disclosures" and you would like to continue with this electronic process. You will also be given further opportunity to agree or decline electronic transmissions once you have a chance to review your policy documents. If you are receiving this email because of a prior consent given you may opt-out at any time. To revoke a previous consent or if you do not wish to access your policy electronically at this time please contact your agent

**I CONSENT**

Electronic Signature and Delivery Disclosures:

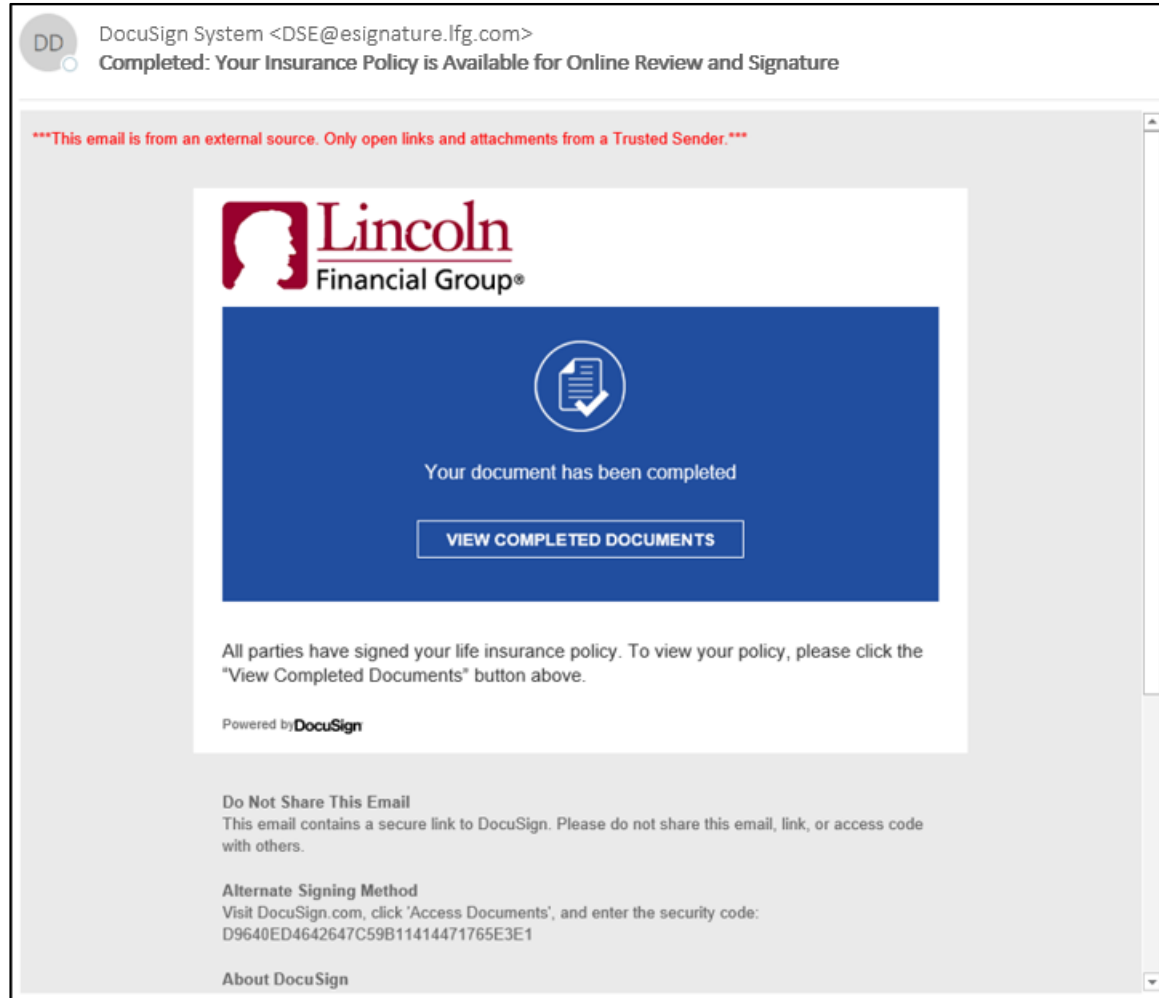
## Policyowner Welcome Video



After the Agent signs the eDelivery package, the Client will receive an email from [DSE@signature.lfg.com](mailto:DSE@signature.lfg.com) to review and sign. The subject line will read: *Your Life Insurance Policy is Available for Online Review and Signature*. After clicking on the "I Consent" button, a video will play prior to applying the signatures.



# Link to View Completed Policy



Once all eSignatures are completed, the Client will receive an email from [DSE@esignature.lfg.com](mailto:DSE@esignature.lfg.com) that will provide a link to view the policy. The subject line will read: *Completed: Your Life Insurance Policy is Available for Online Review and Signature.*



Please contact your dedicated Lincoln MoneyGuard team with any 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.

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.