

# eCapability State & Product Restrictions

Lincoln Life Insurance, including Lincoln MoneyGuard® Solutions

Electronic Platforms	Restrictions		Other
	State	Product	
Life Insurance			<p>For any form not available through the eSubmission or ePolicy Delivery process, the following methods may be used:</p> <p><b>1. Wet Signature:</b> Scan and email or fax a copy of the signed policy back to Lincoln. Lincoln will temporarily accept photo images of requirements (<a href="#">learn more</a>).</p> <p><b>2. Partner DocuSign Account:</b> If a DocuSign eSignature agreement with Lincoln is in place, documents can be loaded into the Agency or Agent’s DocuSign account to obtain an electronic Signature from the client.</p> <p><b>3. eNIGO</b> is available <u>after application submission</u> and leverages DocuSign technology for producers and clients to electronically satisfy not-in-good-order (NIGO) form requirements, when available</p>
eApp - Full Application (iPipeline)	None	N/A for <i>Lincoln TermAccel®</i> or <i>WealthAccelerate®</i>	
eTicket - LincXpress & TermAccel (iPipeline)	None	None	
DocuSign ePolicy Delivery (Lincoln)			
DocFast ePolicy Delivery (iPipeline)			
Digital PDF Policy Delivery (Lincoln)	None	N/A for <i>Lincoln TermAccel®</i>	
Lincoln MoneyGuard®			
iGO eApp – (iPipeline)	None*	N/A for <i>MoneyGuard® II in CA</i>	
DocuSign ePolicy Delivery (Lincoln)	None	None	
DocFast ePolicy Delivery (iPipeline)			
Digital PDF Policy Delivery (Lincoln)	None	None	

## IMPORTANT:

- \*California:** If the product applied for is MoneyGuard II, we cannot accept electronic signatures for any paperwork — only wet signatures will be accepted. For other products, electronic signatures are allowed with a few exceptions: Wet signatures can only be accepted for the Long-Term Care Replacement Form LTCF06291CA, Protection Against Unintended Lapse MGF12306-2 and due to community property laws, the 1035 Absolute Assignment Form (if the client is married).
- Owners:** ePlatforms will support a maximum of four owners, and Trust-owned policies with a maximum of one Trust and three Trustees.
- 1035 Exchanges:** A very limited number of carriers are accepting electronic signatures on 1035 forms. Please verify with the 1035 Team if there is a question on a specific carrier.

## PLEASE NOTE:

- All eCapability options are subject to agency, firm and/or state availability.
- Some forms may not be available within these electronic platforms. Contact your dedicated UW&NB team with 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. Only registered representatives can sell variable products.