

In-Good-Order Best Practices Life Submissions

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 with ease. 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 an application
- 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

- Use **XRAE Lite** for life insurance underwriting quick quotes. To access XRAE, visit <https://lincoln.xrae.com> or Lincoln's Go Digital resource center at [LFG.com/GoDigital](https://lfg.com/GoDigital)
- Review your clients 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
- Do not order an APS unless asked by the Underwriter
- Prepare your client for the interview:
 - [eTicket Client Interview Prep Guide](#)
 - [eApp Client Interview Prep Guide](#)

Application Submission & Interview

LincXpress

- Available for new submissions of all permanent life insurance products and Lincoln LifeElements® Term.
- A faster Underwriting process for coverage amounts of \$2.5 million or less, ages 18–60:
- Automated underwriting: A streamlined process that does not require a traditional underwriting review. Applies to single-life UL, IUL, VUL and Term policies.
- Please note that policies above \$2.5 million, over age 60 or survivorships will undergo traditional underwriting review
- Lab-free consideration: Lab work is waived for qualifying clients.

eApplication

- 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](#)
- eAPP is the traditional application available electronically through iPipeline or your Lincoln producer website. This process walks you through the questions and automatically submits to Lincoln upon completion. Available for IUL, SIUL and Lincoln LifeElements Level Term products.

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
- After ticket submission, the client has two options for completing the application:
- Online Interview: Clients can complete their interview on-demand, at the time most convenient for them.
- Phone Interview: The client will receive an email with a link to schedule their telephone interview. If the client doesn't schedule the interview, a specialist will call the client to schedule.
- Provide the Client Interview Guide to your client to help them prepare for their interview.
- Submission tickets will be valid for 90 days from the date of submission. If the interview is not completed within this timeframe, a new ticket will be required.
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- [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: include the correct agent code for each agent, percentage split and your affiliated up-line.
- VUL policies: Verify the correct version of the VUL Allocation Form is completed and fund selections are in whole percentages, equaling one hundred percent. Suitability review for VUL can take time. Send all VUL forms through your OBD or LFSC rep for suitability review as soon as possible.

Coversheet

- Include special instructions and additional details such as:
 - Interview completion choice: online, over the phone, or on paper in person
 - Case Manager contact information
 - Any related applications or trials
 - Any details you feel would benefit the underwriting of the file (i.e. criminal history, bankruptcy, unique business situations)
 - For large-face and/or business cases: Include details explaining how the amount of coverage was determined and any special circumstances unique to the client or plan design.

Replacement forms

- For 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
- LincXpress ticket submission: Replacement Notice [Form LF10087] must be signed on/or before the earliest solicitation signature date; otherwise the package could be rejected.
 - Replacement Form [LF10087] is always required on LincXpress®, Lincoln WealthAccelerateSM IUL, and Lincoln TermAccel® submissions, regardless if they are replacing the coverage
- Paper application or eAPP submission: Replacement Notice [Form 33503] must be signed on/or before the application signature date; otherwise the package could be rejected.
 - For NAIC States, Replacement Notice Form 33503 is always required if the client has inforce insurance, regardless of if they are replacing the coverage

Projection of Values (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”
- Run the illustration with the correct Death Benefit Qualification Test and verify that it matches what was selected on the application.
- For policies approved or issued other than originally illustrated, changes to the solicitation illustration must be marked as “Revised”.
- Saving Age: If the customer would like to save age, the illustration needs to reflect the desired age and the number of months the policy will be backdated.
- A new illustration may be required at the time of placement based on when the policy is deemed in good order.
- Update the illustration software to ensure the proper versions is submitted.

Labs, APS, Underwriting

Labs:

- LincXpress ticket submission: Lincoln will order labs and vitals, if they are required. This practice will save time and unnecessary lab work for your client in the instance they qualify for lab-free underwriting.
- Paper application or eApp submission: Ordering medical requirements up-front saves significant processing time.
- If needed, Lincoln will accept labs, exams and medical records from other companies on all products except TermAccel.
- To prevent duplicate orders and delays in Underwriting, include the lab slip, exam and/or medical records with the application or LincXpress ticket submission.
- Full best practices can be found [here](#).

Electronic Health Records (EHR)

- When available, the use of EHR will enable Lincoln to receive a client’s medical records quicker and more efficiently than a traditional Attending Physician’s Statement (APS).
- Available for all ages, all face amounts, all products and submission types (formal/trial).
- The data provided in EHR will vary by individual client. Some cases may require further medical information for underwriting review, including a traditional APS.
- For more information, including a list of vendors, please review the [EHR flier](#).

Professional Advantage Program:

- Lincoln's Professional Advantage Program is an executive underwriting program featuring a no-lab, no-exam process for up to \$20 million in life insurance coverage.
- Available for executive or professional clients, and their spouse.
- The Executive Physical must have been conducted within the last 18 months and be included with the APS submission.
- For more information, please review the [Professional Advantage Program flier](#).

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
 - Supply the Revised illustration, if needed
- Providing the following will assist the NBCM with placing your policy in force:
 - 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

- eDelivery provides same day delivery of issued policies, and eliminates 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)
 - Direct billing is only available for annual and semi-annual modes
- Acceptable payment methods include:
 - Credit Card – Term Only
 - Credit Card payments are accepted for the initial premium only. Future premiums will either be billed or drafted, depending on the premium mode.
 - Electronic Funds Transfer (preferred) for one-time or ongoing drafts [Form CS06711]
 - Available for all modes including: monthly, quarterly, semi-annual and annual payments.
 - Available as a one-time draft or for ongoing drafts
 - Check – write policy number on check
 - Wire

Initiating a Product Switch Request

Product Switch between LifeElements Level Term, IUL and VUL products:

- Submit the request via email or phone call to the dedicated New Business Associate on the case – a new application and signatures are not required.
- If the Tele-App interview, eInterview or exams have already been conducted, the client will not be required to complete the process again.
- If the request is for a product switch from LifeElements Term to a Permanent IUL or VUL product, additional forms may be required.

Product Switch from TermAccel to 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.

IMPORTANT: If the client has applied for a LifeElements Term, IUL or VUL product, a product switch to 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 LifeElements Term.

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