

2017 End of Year Commitment and Guidelines

Lincoln's Underwriting & New Business department is committed to helping you meet your year-end goals and objectives. Our focus is to ensure the maximum amount of your business is placed by close of business on December 29, 2017. To assist in placing year end business we encourage you to submit outstanding requirements as early in December as possible.

Helpful Hints and Reminders

- Always include special instructions on a cover sheet.
- Complete application and applicable forms in their entirety and remember to include the agent's page with agent code to be used for placement.
- Please use the latest state version of the application and forms that can be obtained on our website.
- Remember to get signatures and dates on all forms. Trust/Corporate owned policies do require that the trustee/officer sign with their title.
- Include in good order EFT forms for all bank draft cases and note on the coversheet if the first premium will be drafted.
- Initial premium checks to place your business must be received in New Business by the closing dates shown below to make commission cutoff and to earn production credit for 2017 reporting.
- Ordering medical requirements up front saves significant processing time.
- **Utilizing Lincoln's "eApp", "eDelivery" and "LincXpress" will help expedite processing from submission to placement. (LincXpress can be used for New Business only – not applicable for Internal Exchanges).**
- Suitability review for VUL can take time. Send all VUL forms through your OBD or LFSC rep for suitability review as soon as possible.
- **Overnight Guidelines for 1035 proceeds:** Beginning on 10/2/2017, any 1035 exchange that has a target premium of \$5K+ and/or expected 1035 proceeds of \$10K+ will be requested to overnight the check to Lincoln.
- **1035 Follow-Up Calls:** Initial calls will be made 2 to 3 business days after exchange has been initiated. Follow-up calls will be made every 1 to 2 weeks (based on carrier) on initiated cases that are in good order.

Calendar of Key Dates

- **November 1 – Submit end of year 1035 exchange applications to allow for underwriting and retrieval of 1035 funds**
(subject to losing carrier turn-around times).
- **November 23 – Thanksgiving Holiday (Company Holiday)**
- **December 1 – Submit new applications, tickets and paperwork in good order by this date to allow enough time to underwrite and obtain documents to place for year-end closing** (excludes 1035 exchanges)
- **December 25 – Christmas Holiday (Company Holiday)**
- **December 27 – To ensure placement of your policy, premium and delivery requirements should be submitted in good order by this date.**

*Special Note: We will work a full business day on 12/29/17 to support your business needs.