

LIFE SOLUTIONS

The Lincoln Leader

JULY 27, 2020

VOLUME 18, ISSUE 19

Enhancing the *Lincoln TermAccel*® Client Experience

Online interview – a new application completion method

Lincoln Underwriting & New Business is pleased to further enhance the *Lincoln TermAccel*® experience by providing clients with a new online interview completion method for their life insurance application.

Clients now have two options for completing their Part I and Part II application interview questions: **online** or **phone**. This new online option provides clients with a choice in how they provide their personal information to Lincoln.

***Lincoln TermAccel*® Online Interview: What You Need to Know**

- The interview questions will be the same for **online interview** (eInterview) or **phone interview** (Tele-App)
- Online interview is the **default** method; however, the agent can select the Tele-interview method within the **Client Interview** section in the electronic ticket submission process
- After the ticket is received by Lincoln, a secure link will automatically be emailed to the client to begin their online interview
 - The link will remain active for 10 days, but can be resent upon request from your Lincoln New Business Associate
- The online interview is estimated to take approximately 20-30 minutes to complete
- This is a fully electronic process with eSignatures captured from the client; voice signature is not available
- At any point through the online interview, the client can opt to continue over the phone with a Lincoln representative
- Policies with the Child Term Rider are not available for the online interview method at this time

HEADLINES

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Online Interview



Enables Faster Turnaround

- A secure link is emailed directly to the client, following receipt of ticket submission at Lincoln
- Client may begin the online interview immediately upon receiving the email from Lincoln

Streamlined User Experience

- Offers a private and convenient interview experience, 24/7
- The online platform is mobile-friendly and can be completed on any device
- An auto-save feature enables clients to stop and come back later to complete the interview, with no loss of previously entered information
- Support tools are provided for the client through the online experience, including:
 - Online Chat with a live Tele-App specialist (Monday-Friday, 8am – 9pm ET),
 - Help FAQs, and a
 - Medical Terminology Tool
- At the end of the interview, the client will have the option to select a preferred date and time for their lab appointment, if required (the determination for labs will be made later in the process, after the case goes through automated underwriting)



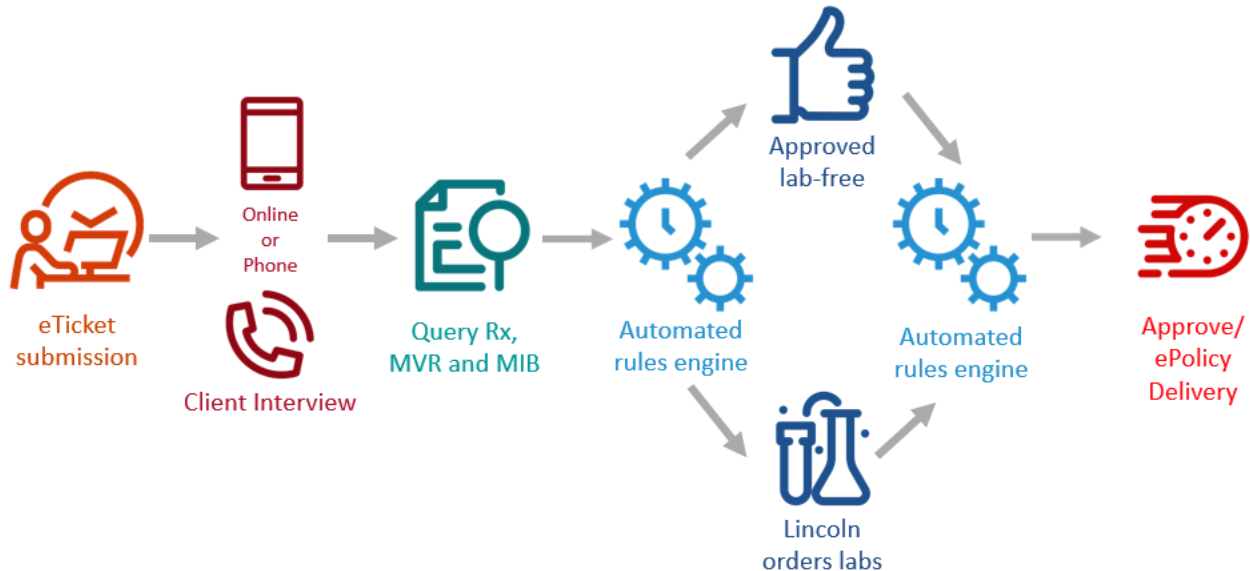
Communication

- Status updates will be provided within the policy details page on the Pending Website and in Automated Email Notifications



Lincoln TermAccel® Workflow

A quick, convenient underwriting process.



Underwriting decisions are based on the information your client provides during their interview; a [Pre-interview Worksheet](#) is provided to help your client prepare.

Resources and Training

| | |
|--|----------------------|
| <i>Lincoln TermAccel</i> ® Online Interview Agent Training Brainshark | VIEW |
| <i>Lincoln TermAccel</i> ® Online Interview Client Experience Brainshark | VIEW |
| Client Interview Prep Worksheet | VIEW |
| <i>Lincoln TermAccel</i> ® Agent FAQ | VIEW |

Update on Lincoln Support for Policy Owners Impacted by COVID-19

We remain committed to keeping you updated and providing resources to help you navigate this rapidly-changing environment.

Effective August 1, 2020, we will refine our practice related to extended grace periods. If a policy lapses prior to August 1, 2020, and the policyholder is impacted by COVID-19, upon request and within 60 days of lapse, Lincoln will review an exception to reinstate coverage without requiring any evidence of insurability. Attestation of COVID-19 financial hardship and all required premium due will need to be remitted for reinstatement consideration. All reinstatement requests for policies that lapse after July 31, 2020, will be handled according to policy language.

Furthermore, we are closely monitoring state/federal guidelines and adhering as appropriate should a state have a mandate that clearly extends beyond August 1.

If your client needs additional time to make payment, please contact us at (800) 487-1485 to discuss the situation. For more information and frequently asked questions please visit: www.LFG.com/GoDigital.

“Memo to Agent” for Upcoming Issue-by Deadlines

For pending *Lincoln VUL^{ONE} (2019)*, *Lincoln SVUL^{ONE} (2019)*, and *Lincoln MoneyGuard[®] Solutions* Reprinted from the July 13, 2020 Lincoln Life Leader

As previously communicated with the recent pricing increases for *Lincoln VUL^{ONE} (2019)*, *Lincoln SVUL^{ONE} (2019)* and *Lincoln MoneyGuard[®]* solutions, **all pending business must be issued, or 1035 exchanges initiated, on or before August 28, 2020**. If this deadline is not met, your client can choose a product from the current product portfolio if they still desire coverage with Lincoln.

Beginning July 20, 2020, to help keep you informed and as an added reminder of this issue-by deadline, Lincoln will implement the following new status updates within your pending policy details. The following issue-restrictive Memo to Agent requirements will be added to impacted cases.

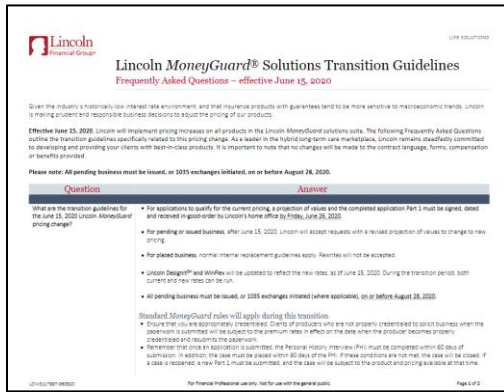
Memo to Agent for *Lincoln VUL^{ONE} (2019)* and *Lincoln SVUL^{ONE} (2019)*:

TIME SENSITIVE WARNING: This policy must be issued, or 1035 exchanges initiated (where applicable), on or before August 28, 2020, to comply with the *Lincoln VUL^{ONE} (2019)* and *SVUL^{ONE} (2019)* transition guidelines. If the policy is not issued, or 1035 initiated, by August 28, 2020, your client can choose a product from the current product portfolio should they still desire coverage with Lincoln. REWRITES ARE NOT ALLOWED.

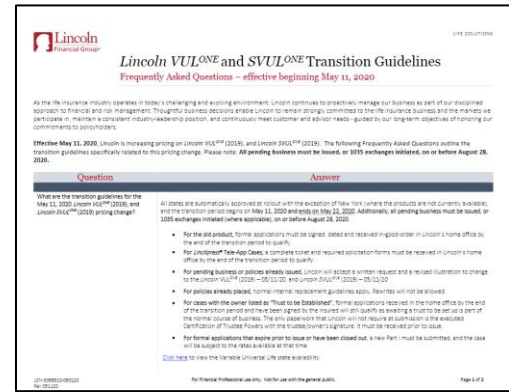
Memo to Agent for *Lincoln MoneyGuard[®]* solutions:

TIME SENSITIVE WARNING: This policy must be issued, or 1035 exchanges initiated (where applicable), on or before August 28, 2020, to comply with the *Lincoln MoneyGuard[®]* transition guidelines. If the policy is not issued, or 1035 initiated, by August 28, 2020, your client can choose a product from the current product portfolio. REWRITES ARE NOT ALLOWED.

For additional information and transition guidelines, reference the frequently asked questions:



[MoneyGuard® Solutions Transition Guidelines FAQ](#)



[VULONE & SVULONE Transition Guidelines FAQ](#)

Reminder: Change to Electronic Delivery for Quarterly Statements

Reprinted from the July 13, 2020 Lincoln Life Leader

As we adjust to the ongoing impacts of COVID-19, Lincoln has taken steps to ensure you can access the information you need without interruption. Effective June 1, 2020, Lincoln moved all life insurance annual and quarterly statements, and VUL confirmations, exclusively to LincolnFinancial.com, instead of mailing copies to you (please note: documents are still printed and mailed to policyowners).

This is a reminder that starting in July, quarterly statements are available for you to view on our website. Listed below are the steps to access this information. Make sure you're registered on LincolnFinancial.com!

Not registered?

Go to LincolnFinancial.com and select **LOG IN/REGISTER**.

Then select **Industry Professionals** and **I Sell Lincoln Products**.

If you're already registered, no additional action is required.

To view client correspondence and statements

1. Log in to LincolnFinancial.com using your existing user ID and password.
2. Under **My business** select **Correspondence & statements** to bring up all of the correspondence that's available for your policies.
3. You can filter your selection using the criteria in the search box, or sort by column. Otherwise, correspondence will show for all policies/contracts in chronological order.

Attached are [external talking points](#) as well as step-by-step [web registration](#) instructions to walk you through the process, which takes just minutes to complete.

If you have any questions, please contact Lincoln support at 877-533-1022, Monday through Friday, from 8:00 a.m. to 7:00 p.m. Eastern.

COVID-19 Operations Impact for Lincoln Life and *MoneyGuard*[®]

We are continuously monitoring the spread of the coronavirus (COVID-19) and remain committed to keeping you informed of any new updates, changes, and providing you with resources to help you navigate this rapidly changing environment.

For **up-to-date information** from Lincoln Life Operations, including Underwriting and New Business and Customer Service, please visit our Landing page: www.LFG.com/GoDigital.

Lincoln
Financial Group

Work from Home with Lincoln

The COVID-19 virus has interrupted the way we work and impacted the economy. However, we remain focused on serving our customers and advisors. It's times exactly like this when our mission to provide Americans with solutions that offer protection and security are most needed.

This page can be a resource for updates on our vendors and partners and to see what electronic capabilities we already have in place, like electronic applications, pending case tools and more.

To help you navigate the rapidly changing environment, refer to the following documents:

| PROCEDURAL CHANGES | GUIDES |
|--|---|
| <ul style="list-style-type: none">Life Operations FAQsTemporary Underwriting Guideline Changes - Effective 4/13/2020Vendor Service ImpactPolicy Print Delivery Impact | <ul style="list-style-type: none">Policy Submission GuidePolicy Delivery GuideDocuSign eSignature Guide |

And to help you continue to do business with Lincoln in the most efficient and effective manner, we would like to showcase the electronic capabilities we have

TIMELY RESOURCES

- Latest News
- Building Confidence in Times of Crisis
- Building Trust with Clients
- Lincoln's Strength and Stability Filer

EASE OF DOING BUSINESS

- Lincoln TermAccel[®] Fully Automated Process
- Lincoln Life Insurance Application Submissions
- Pending Case Status Tools
- eNIGO Agent Training
- eNIGO Agent Guide & FAQ
- Policy PDF Access
- Hear from Heather Milligan, SVR, Underwriting & New Business

DOCFAST E-POLICY DELIVERY

- Distributor Experience
- Agent Experience
- Client Experience

LIFE INSURANCE E-CAPABILITIES

- Overview
- Spectra Quick Quote FAQ
- LinXpress[®] Tele-App Agent Guide
- eTicket Agent Training
- eApp Agent Training
- eDelivery Agent Overview & FAQ
- e-Capability State & Product Restrictions

Key Resources

- Life Operations FAQs ***UPDATED July 24, 2020***
- Temporary Underwriting Guidelines
- Vendor Service Impacts
- Electronic Capability Training & Resources
 - eSubmission
 - eNIGO
 - ePolicy Delivery
 - Self-Service Case Status

Latest News

- Now Available - Online Interview for *Lincoln TermAccel*[®]

State Approvals

Updates since July 13, 2020

None

[View State Availability Grids](#)

Products and features are subject to availability and may vary by state.

Contractual obligations and Guarantees are subject to the claims-paying ability of the issuing company:

- The Lincoln National Life Insurance Company of Fort Wayne, IN; or
- Lincoln Life & Annuity Company of New York of Syracuse, NY.

Variable products distributed by Lincoln Financial Distributors, Inc., Members of Lincoln Financial Group.

The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so.

Variable insurance products are sold by prospectus. Consider the investment objectives, risks, charges, and expenses of the variable product and its underlying investment options carefully before investing. The prospectus contains this and other information about the variable product and its underlying investment options. Please review the prospectus available online for additional information. Read it carefully before investing.

Only registered representatives can sell variable products.

| |
|---|
| Not a deposit |
| Not FDIC-insured |
| Not insured by any federal government agency |
| Not guaranteed by any bank or savings association |
| May go down in value |

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LCN-3174237-072320



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