

Policy Submission

What options are available for Individual Life Insurance Products?

Policy Submission Options

Lincoln offers the following options for application submission of your life insurance and Lincoln *MoneyGuard*® policies. These options are available based on product, firm and/or state availability.

Fully Electronic	Paper
<p>A secure, fully electronic and user-friendly application process with electronic signature capability:</p> <ul style="list-style-type: none"> • Electronic Full Application Submission <ul style="list-style-type: none"> – Life eApp – <i>MoneyGuard</i>® III on iGO • <i>LincXpress</i>® Tele-App eTicket (Life only) • <i>Lincoln TermAccel</i>® Tele-App eTicket 	<p>Traditional paper options can be completed with wet signatures or electronic signature capability via DocuSign to reduce in-person touchpoints:</p> <ul style="list-style-type: none"> • Traditional Full Paper Application • <i>LincXpress</i>® Tele-App Paper Ticket (Life only) <p>Photo images of forms are also acceptable. [Learn more]</p>

Submission Option Comparison Summary

This screenshot shows a comparison chart titled "Lincoln Life Submission Options" with columns for "Fully Electronic" and "Paper Submission". It lists various products and submission methods, indicating availability with checkmarks or "N/A".

Lincoln Life and *MoneyGuard*® Submission Options Comparison
[\[DOWNLOAD\]](#)

This screenshot shows a comparison chart titled "Lincoln life insurance application submissions" with columns for "eApp" and "Paper Submission". It lists various products and submission methods, indicating availability with checkmarks or "N/A".

Life Insurance Application Submission Comparison Guide
[\[DOWNLOAD\]](#)

Contact your dedicated Lincoln Underwriting and New Business team with any questions.

Ticket submission is not available in New York or for Lincoln *MoneyGuard*®. All eCapabilities are not available for Lincoln *MoneyGuard*® in New York.

Policy Delivery

What options are available for Individual Life Insurance Products?

NOTICE: Traditional Paper Policy Prints Temporarily Unavailable

All Underwriting and New Business employees are operating under a mandatory work-from-home guidance and therefore we will not be printing life insurance policies from our office for an undetermined amount of time.

What you need to know

- For policies issued on or after 12:00pm ET on Friday, March 27, 2020, traditional paper policy prints will be unavailable for all life insurance products, including Lincoln *MoneyGuard*® solutions.
- Electronic policy delivery (ePolicy Delivery) and PDF policy delivery options will remain available and must be leveraged for policy delivery during this time when paper policies are unavailable.
- If you would like to receive a duplicate printed paper policy after offices re-open and normal business operations resume, please notify your Lincoln New Business Associate. (subject to firm approval, if applicable, and not available for *Lincoln TermAccel*®)
- **Policy Print Notice Communication** [[DOWNLOAD](#)]

Digital Policy Delivery Options

The following options will be available for policy delivery of life insurance and Lincoln *MoneyGuard*® policies and must be leveraged beginning for policies issued after 12:00 p.m. ET on March 27, 2020.

1. Electronic Policy Delivery (ePolicy Delivery)
2. Digital Policy PDF Delivery

	Traditional Paper Policy Delivery	Digital Policy Delivery	Digital Policy PDF Delivery	Traditional Paper Policy
What's New?	None	None	None	None
Product	Lincoln <i>MoneyGuard</i> ® Lincoln <i>TermAccel</i> ®	Lincoln <i>MoneyGuard</i> ® Lincoln <i>TermAccel</i> ®	Lincoln <i>MoneyGuard</i> ® Lincoln <i>TermAccel</i> ®	Lincoln <i>MoneyGuard</i> ® Lincoln <i>TermAccel</i> ®
Workflow	Determined by agent	Determined by agent	Determined by agent	Determined by agent
How to access	Agent	Agent	Agent	Agent
Other	None	None	None	None

Lincoln Policy Delivery Options Comparison
[\[DOWNLOAD\]](#)

Contact your dedicated Lincoln Underwriting and New Business team with any questions.

PLEASE NOTE: All digital policy delivery options are subject to firm and/or state availability.

ePolicy Delivery

Electronic policy delivery offers secure online review of your policy and enables electronic signing for the agent and client from a computer or mobile device. After all signing parties have completed the process, the policy is immediately available for download.

Key Benefits

- **No cost**
- **Same day delivery of issued policies**
- **eSignature capability for signing parties – mobile compatible**
- **Eliminates the need for in-person meetings, paperwork and postage**
- **A digital PDF copy of the policy is available for download for your records**

iPipeline DocFast Lincoln ePolicy Delivery	Lincoln MoneyGuard® Direct DocuSign eDelivery
Available for all Lincoln life insurance products, including Lincoln MoneyGuard	Available for Lincoln MoneyGuard only
<p>Getting started:</p> <ul style="list-style-type: none"> • Contact your Underwriting and New Business team • Register for DocFast through iPipeline: LincolnFinancial.com/eDelivery • iPipeline subscription is not required for Lincoln products • Initial set-up may take up to 2 weeks, and an acknowledgement agreement is required • Indicate eDelivery as the method on the Cover Letter at submission • Not available for Lincoln MoneyGuard in New York 	<p>Getting started:</p> <ul style="list-style-type: none"> • Contact your Underwriting and New Business team for initial set-up • Indicate eDelivery as the method on the Cover Letter at submission • Policy is electronically sent directly to the agent and client • Not available for Lincoln MoneyGuard in New York

Resources			
DocFast Agency Experience	[VIEW]	Direct ePolicy Delivery FAQ	[DOWNLOAD]
DocFast Agent Experience	[VIEW]	Direct ePolicy Delivery Demo	[VIEW]
DocFast Client Experience	[VIEW]		
DocFast ePolicy Delivery FAQ	[DOWNLOAD]		
How to create an iPipeline Login	[VIEW]		

Note: ePolicy Delivery platforms will support a maximum of four owners, and Trust-owned policies with a maximum of one Trust and three Trustees.

Digital Policy PDF Download

Lincoln automatically generates a PDF of issued life insurance policies which can be used for policy delivery or downloaded to maintain with client's records.

Key Benefits

- **No cost**
- **24/7 self-service access available**
- **Eliminates the need for in-person meetings, paperwork and postage**
- **Maintain a digital PDF copy for your records**
- **DocuSign eSignature capability available**

Self-Service Download Digital Policy PDF

Secure Email Request Digital Policy PDF

Available for all UL, IUL, VUL, *Lincoln LifeElements*® Term and *Lincoln MoneyGuard*® solutions. *Lincoln TermAccel*® is a fully electronic process from submission to delivery, therefore Digital Policy PDF is unavailable as the policy delivery method.

Getting started:

- Log-in to your Lincoln producer website
- From "My Business", access "Pending Business"
- Within the "Pending List", if the policy listed contains a policy print PDF document, the check box will be enabled for selection
- You can select up to 5 policy print PDFs to be downloaded at one time

Getting started:

- If you do not have access to Lincoln's producer website, request a Secure Email Policy PDF by:
 1. Indicating "Secure Email Policy PDF Delivery" on the Cover Letter
or
 2. Contact your Lincoln New Business Associate (NBA) directly

If the policy delivery method is not indicated on the Cover Letter, your NBA may contact you to initiate this process

Delivery Notice

- **Wet Signature:** Scan and email or fax a copy of the signed policy back to Lincoln
 - **Photos of Forms are acceptable.** Photos must be clear, legible and reflect the complete page. All pages of a form in the photo series must be submitted.
- **DocuSign:** If a DocuSign eSignature agreement with Lincoln is in place, the Delivery Notice can be loaded into DocuSign to obtain an electronic Signature from the client for submission to Lincoln (eSignature is not available for *Lincoln MoneyGuard* in New York)

Resources

How to Guide: Digital PDF Policy

[\[VIEW\]](#)

How to Receive a Secure Email

[\[VIEW\]](#)

Pending Case Status Tools Overview

[\[VIEW\]](#)

eNIGO Agent Overview

[\[VIEW\]](#)

eNIGO Agent Training

[\[VIEW\]](#)

Delivery Requirements and Payment Options

The following methods of receiving delivery requirements and payments apply to all policy delivery methods.

Wet Signature

- Scan and email or fax a copy of the signed policy back to Lincoln
 - Photo images of Forms are acceptable. Photos must be clear, legible and reflect the complete page, including the form number and date. All pages of a form must be submitted.

DocuSign

- If a DocuSign eSignature agreement with Lincoln is in place, the Delivery Notice can be loaded into DocuSign to obtain an electronic Signature from the client for submission to Lincoln (eSignature is not available for Lincoln *MoneyGuard* in New York)

eNIGO

- Leverages DocuSign technology for producers and clients to electronically satisfy not-in-good-order (NIGO) form requirements, when available, after application submission [[eNIGO FAQ](#)]

Payment Options

EFT

- Available ongoing or as a one-time draft to satisfy the outstanding balance due for expedited policy placement
- EFT form [CS06711] can be submitted, in lieu of a premium check, to obtain the balance due
- If the EFT is for a one-time payment, please include instructions on the cover letter or EFT form
- EFT is available for all modes, including monthly, quarterly, semi-annual and annual payments
- **For ePolicy Delivery:** If the premium payment mode is not set up for EFT, the form will not be included in the ePolicy Delivery package. You may contact your New Business Associate to request the EFT form for the initial premium payment, or complete the form through the eNIGO process

Direct Bill

- Complete and submit an EFT form [CS06711] to draft the initial premium for placement
- Future premium payments would be set up with the illustrated billing mode

Wire & ACH

- Always include the Policy Number and Insured's Name on a Wire or ACH
- Access Incoming Wire & ACH Instructions here: [[DOWNLOAD](#)]

Credit/Debit Card

- Available for TERM PRODUCTS ONLY for the Temporary Insurance Agreement (TIA) and the initial premium only and is available for all premium modes
- Access [Form LF11588] from Lincoln's Forms Tool for details
- Not available in all states and only Visa, Discover and MasterCard credit/debit cards are accepted

Checks

- We encourage the use of ePayment options to help expedite processing during this time. Photos of Checks will NOT be accepted

Electronic Full Application Submission

Lincoln eApp is an innovative way to expedite **the application process online** – saving you time and money. It ensures that your applications are submitted in-good-order, to help reduce any outstanding requirements after policy submission.

Key Benefits

- All required state and product forms are generated to ensure in-good-order submissions
- eSignature capability for signing parties – mobile compatible
- Eliminates the need for in-person meetings, paperwork and postage
- Applications transfer to Lincoln immediately after eSignature process is completed

Life eApp	MoneyGuard® III on iGO®
Available for all Lincoln UL, SUL, IUL, SIUL and LifeElements® Level Term products	Available for Lincoln MoneyGuard III only
<h3>What you need to know</h3> <ul style="list-style-type: none"> • eApp is accessible via: <ol style="list-style-type: none"> 1. Lincoln’s Producer Website (no cost) <ul style="list-style-type: none"> • My Business > New Business Submission Tools • Individual Life Product Pages 2. iPipeline Account (for subscribers) • Ability to upload an illustration and/or additional documents • Not available for VUL, SVUL, Lincoln TermAccel® 	<h3>What you need to know</h3> <ul style="list-style-type: none"> • MoneyGuard III on iGO is accessible via: <ol style="list-style-type: none"> 1. Lincoln’s Producer Website (no cost) <ul style="list-style-type: none"> • My Business > New Business Submission Tools • Individual MoneyGuard Product Page 2. iPipeline Account (for subscribers) • Ability to upload an illustration and/or additional documents • Not available for Lincoln MoneyGuard in CA or NY

Resources

Life eApp Agent Flier	[VIEW]	MoneyGuard Agent Overview	[VIEW]
Life eApp Agent Training	[VIEW]	MoneyGuard on iGO Process Overview	[VIEW]
		MoneyGuard on iGO Agent Training	[VIEW]

LincXpress® Tele-App Ticket Submission

Save time and money with LincXpress® Tele-App. It offers an electronic or paper ticket submission option and simplifies the life insurance purchase process for you and your clients.

Key Benefits

- Simple process with reduced not-in-good-order submissions
- Lincoln handles the administration – reducing touchpoints with your client
- Dedicated, professional in-house Lincoln Tele-App team
- Automated Underwriting and Lab-free consideration for qualifying clients — lab-free consideration for all preferred plus, all preferred and most standard rate classes
- Available for *Lincoln LifeElements®* Level Term and all UL, SUL, IUL, SIUL, VUL, SVUL products

eTicket submission

What you need to know

- eTicket submission is accessible via:
 1. **Lincoln's Producer Website** (no cost)
 - My Business > New Business Submission Tools
 - Individual Life Product Pages
 2. **iPipeline Account** (for subscribers)
- **Online Tele-App Interview Scheduling** offers clients the ability to schedule (or reschedule) their Tele-App interview at a time most convenient for them
 - After in-good-order ticket submission, Lincoln sends an email to your client with a link to schedule their interview

Paper ticket submission

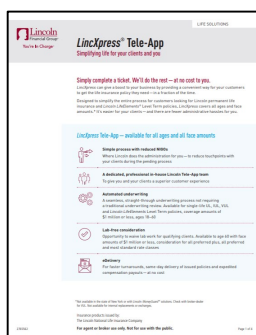
What you need to know

- Complete and submit a paper ticket through your standard submission process
 - Photo images of Forms are acceptable
- DocuSign eSignature capabilities are available and reduce the need for in-person touchpoints with your clients to obtain wet signatures
- **Online Tele-App Interview Scheduling** offers clients the ability to schedule (or reschedule) their Tele-App interview at a time most convenient for them
 - After in-good-order ticket submission, Lincoln sends an email to your client with a link to schedule their interview

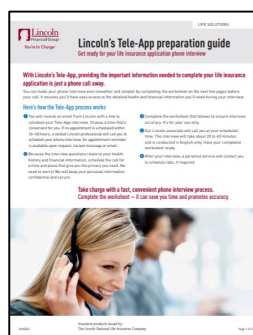
Resources

How to submit an eTicket Agent Training

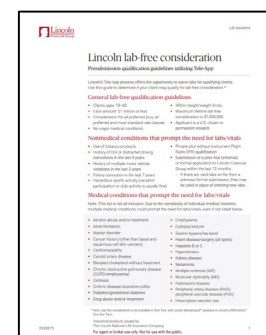
[\[VIEW\]](#)



LincXpress Agent Guide
UW-LX-FLI001



Tele-App Interview Guide
UW-TELE-FLI003



Lab-Free Prequalification
UW-NOLAB-FLI001

LincXpress Tele-App submission is not available in New York.

Lincoln TermAccel® Level Term eTicket Submission

Lincoln TermAccel Level Term offers competitive low premiums and a fully electronic, streamlined Underwriting process.

Key Benefits

- Easy and paperless electronic ticket process
- Dedicated, professional in-house, Lincoln TermAccel Tele-App team
- Automated Underwriting and quick approvals
- Lab-free opportunity for qualifying clients— consideration for all preferred plus, all preferred and most standard rate classes
- No APS requirement for faster policy issue

eTicket submission

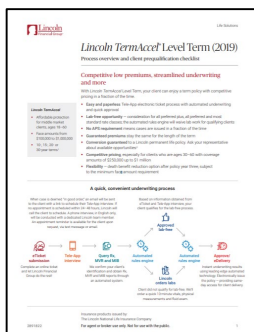
What you need to know

- eTicket submission is accessible via:
 1. **Lincoln's Producer Website** (no cost)
 - My Business > New Business Submission Tools
 - Individual Life Product Pages
 2. **iPipeline Account** (for subscribers)
- **Online Tele-App Interview Scheduling** offers clients the ability to schedule (or reschedule) their Tele-App interview at a time most convenient for them
 - After in-good-order ticket submission, Lincoln sends an email to your client with a link to schedule their interview
- Not available in New York

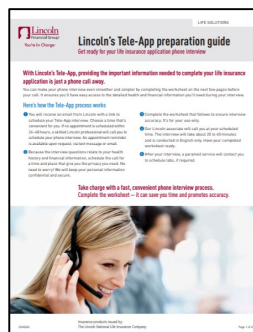
Resources

How to submit an eTicket Agent Training

[\[VIEW\]](#)



TermAccel Process Overview
TO-PROC-FLI001



Tele-App Interview Guide
UW-TELE-FLI003



Lab-Free Prequalification
UW-NOLAB-FLI001

How to access electronic submission tools

Two ways to access:

1. **Lincoln's Producer Website** (available at no cost)
2. **iPipeline Account** (for iPipeline subscribers)

Access through your Lincoln Producer website

Registered users of Lincoln's Producer website have no-cost access to the eSubmission tools. The access points outlined below will direct the user into iPipeline to begin the submission process.

1. My business Tab > New business submission tools

The screenshot shows the Lincoln Financial Group website. The 'My business' dropdown menu is open, highlighting 'New business submission tools'. A red arrow points from this menu item to the 'New business submission tools' page. The page lists two options: 'Life Tele-App eTicket Submission' and 'Online Life Application'. The 'Life Tele-App eTicket Submission' option includes a description: 'Accelerate the life insurance submission process and ensure forms are in good order for the tele-app interview. Electronic ticket submissions are available for Lincoln Term, Universal Life, Indexed Universal Life and Variable Universal Life products.' and links for 'View my cases/start new case', 'Get a term quote', and 'Learn the benefits of LincXpress® Tele-App'. The 'Online Life Application' option includes a description: 'Complete your life applications online to expedite the process and ensure forms are in good order. The eApp is available for Lincoln Universal Life, Survivorship Universal Life, Indexed Universal Life and Lincoln LifeElements® Level Term, and Lincoln MoneyGuard®.' and a link to 'Submit an online life application'.

2. Life and MoneyGuard Individual Product Landing Pages

The screenshot shows the Lincoln MoneyGuard III Application Submission Tool landing page. The page title is 'Lincoln MoneyGuard® III' and the subtitle is 'Application Submission Tool'. Below the subtitle, it says 'Need to submit an eApp?'. A red arrow points to a blue button labeled 'VIEW MY CASES/START NEW CASE'. The page also features a sidebar with links for 'Back to Funding long-term care', 'LINCOLN MONEYGUARD® III', 'Underwriting', and 'Product details'. At the bottom, there is a section titled 'Strengthen and solidify your clients' financial futures' with the text 'Embrace the power of Lincoln's hybrid long-term care solution'.

Access through your iPipeline Account

iPipeline Subscribers must register and sign-up for iGO within their iPipeline Account to access eApp and eTicket submission capabilities.

1. Log into iPipeline and select “Start New Case”
2. Enter the required information and select the Product to get started

The image shows a screenshot of the iPipeline 'Start New Case' form. At the top, there are navigation links: 'My Cases', 'Need Assistance?', and 'Welcome MGA LFN'. Below this, there are two buttons: 'Start New Case' (highlighted with a red arrow) and 'View My Cases'. The main form area is titled 'Start New Case' and includes a 'Case Actions' dropdown menu. The form is divided into several sections: 'Case Information' (with sub-sections for Status and Date Modified), 'Proposed Insured' (with fields for First Name, Last Name, Date of Birth, Age, and Gender), 'Case Description' (with a text area and examples), and 'Carrier and Product' (with dropdown menus for State and Product Type, and a 'Find Available Products' button). At the bottom, there is a 'Product' section with a table showing the selected carrier (Lincoln Financial Group) and product (MoneyGuard III 2019), along with an 'iGO' button and an 'e-Sign' link.

- Enter basic client information
- Select State and Product Type
- Click ‘Find Available Products’
- Click ‘Select’ beside the product chosen

REMINDER

When new life insurance products become available, iPipeline® users must add any new products to their account within iGO and iService. If you have specific questions or need instructions, you can access additional information from the iPipeline Customer Portal:

<https://www.customerportal.ipipeline.com/kb/iservice/>.


DocuSign® Electronic Signature

Lincoln offers our partners the ability to utilize their own DocuSign account in order to reduce in-person touchpoints by **obtaining electronic signatures on paper forms at submission, while pending and for policy delivery.**

DocuSign Getting Started Guide

Reference this guide for requirements to submit Lincoln Underwriting and New Business forms with electronic signatures.

1. Register for a DocuSign Account
2. Establish an eSignature Agreement with Lincoln



UNDERWRITING & NEW BUSINESS

DocuSign® and Lincoln




Working together to obtain electronic signatures

DOWNLOAD

What is DocuSign®?

- Lincoln offers our partners the ability to utilize their own DocuSign account in order to **obtain electronic signatures on paper forms at submission, while pending and for policy delivery**
- DocuSign is the most widely used electronic signature platform in the industry
- Lincoln has a longstanding relationship with DocuSign, offering eSignature capabilities to streamline the traditional paper process for our new agents and our business partners

Benefits of DocuSign

-  **Sign documents anywhere, from any device**
Easy to use and mobile compatible from any internet-enabled device
-  **Faster results - no overnight mailing, faxing or waiting**
Email documents for electronic signature and get a quick response
-  **More secure than paper**
Documents are encrypted and a complete audit trail is maintained

Contact your dedicated Lincoln Underwriting and New Business team with any questions.

PLEASE NOTE: All digital/electronic options are subject to firm and/or state availability.

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Getting Started

- 1 Register for DocuSign**
Lincoln Underwriting and New Business can accept electronically signed forms from an Agency/Firm or Agent's DocuSign account.

If you do not have a DocuSign account, learn more and get started here:
<https://www.docuSign.com/esignature/what-esignature>
- 2 eSignature Agreement with Lincoln**
Once a DocuSign account is set up, the Agency/Firm and/or Agent must have an eSignature Agreement in place with Lincoln.
 1. Request an **eSignature Agreement** from your dedicated Underwriting & New Business team and provide the Agency/Firm's Legal Entity name (Full Name for Agent) for inclusion in the Agreement.
 2. Lincoln will send the Agreement to the Agency/Firm/Agent for review and signature.
 3. Once the signed Agreement is received by Lincoln, our team will review for approval.
 4. If the Agreement is approved, Lincoln will sign and send the fully executed agreement to back to the Agency/Firm/Agent.

Agency/Firm has DocuSign Account & Lincoln eSignature Agreement	Agent has DocuSign Account & Lincoln eSignature Agreement
Agency/Firm can utilize DocuSign to collect eSignatures from Agents and Clients on all Lincoln Underwriting and New Business forms.	Agent can utilize their own DocuSign account to collect eSignatures from themselves and their Clients on all Lincoln Underwriting and New Business forms.

OTHER IMPORTANT INFORMATION

- With the completed DocuSign form, a copy of the Certificate of Completion (COC) that generates when the client authenticates their signature is also required. This COC form must accompany the DocuSign images when submitted to Lincoln.
- Lincoln is unable to accept electronically signed forms from a Client's personal DocuSign Account. We can only accept forms from an Agency/Firm/Agent's DocuSign Account and an eSignature Agreement with Lincoln must be in place.
- Lincoln is currently unable to accept electronic signatures for forms related to Inforce policies.
- Electronic signatures are not accepted on 1035 exchange forms.
- Electronic signature acceptance is not available for Lincoln *MoneyGuard* in New York.

DocuSign is not an affiliate of Lincoln Financial Group.
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.

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Delivery Requirements and Payment Options

The following methods of receiving delivery requirements and payments are available with all submission methods.

Wet Signature

- Scan and email or fax a copy of the signed policy back to Lincoln
 - Photo images of Forms are acceptable. Photos must be clear, legible and reflect the complete page, including the form number and date. All pages of a form must be submitted.

DocuSign

- If a DocuSign eSignature agreement with Lincoln is in place, the Delivery Notice can be loaded into DocuSign to obtain an electronic Signature from the client for submission to Lincoln (eSignature is not available for Lincoln *MoneyGuard* in New York)

eNIGO

- Leverages DocuSign technology for producers and clients to electronically satisfy not-in-good-order (NIGO) form requirements, when available, after application submission [[eNIGO FAQ](#)]

Payment Options

EFT

- Available ongoing or as a one-time draft to satisfy the outstanding balance due for expedited policy placement
- EFT form [CS06711] can be submitted, in lieu of a premium check, to obtain the balance due
- If the EFT is for a one-time payment, please include instructions on the cover letter or EFT form
- EFT is available for all modes, including monthly, quarterly, semi-annual and annual payments
- **For ePolicy Delivery:** If the premium payment mode is not set up for EFT, the form will not be included in the ePolicy Delivery package. You may contact your New Business Associate to request the EFT form for the initial premium payment, or complete the form through the eNIGO process

Direct Bill

- Complete and submit an EFT form [CS06711] to draft the initial premium for placement
- Future premium payments would be set up with the illustrated billing mode

Wire & ACH

- Always include the Policy Number and Insured's Name on a Wire or ACH
- Access Incoming Wire & ACH Instructions here: [[DOWNLOAD](#)]

Credit/Debit Card

- Available for TERM PRODUCTS ONLY for the Temporary Insurance Agreement (TIA) and the initial premium only and is available for all premium modes
- Access [Form LF11588] from Lincoln's Forms Tool for details
- Not available in all states and only Visa, Discover and MasterCard credit/debit cards are accepted

Checks

- We encourage the use of ePayment options to help expedite processing during this time. Photos of Checks will NOT be accepted

iPipeline and DocuSign are not affiliates of Lincoln Financial Group.

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.

LCN-3024029-040220

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DocuSign® and Lincoln

Working together to obtain electronic signatures

What is DocuSign®?

- Lincoln offers our partners the ability to utilize their own DocuSign account in order to **obtain electronic signatures on paper forms at submission, while pending and for policy delivery**
- DocuSign is the most widely used electronic signature platform in the US
- Lincoln has a longstanding relationship with DocuSign, offering eSignature capabilities to streamline the traditional paper process for our new business associates and our business partners

Benefits of DocuSign



Sign documents anywhere, from any device

Easy to use and mobile compatible from any internet-enabled device



Faster results - no overnight mailing, faxing or waiting

Email documents for electronic signature and get a quick response



Secure

Documents are encrypted and a complete audit trail is maintained

Contact your dedicated Lincoln Underwriting and New Business team with any questions.

PLEASE NOTE: All digital/electronic options are subject to firm and/or state availability.

Getting Started

1 Register for DocuSign

Lincoln Underwriting and New Business can accept electronically signed forms from an Agency/Firm or Agent's DocuSign account.

If you do not have a DocuSign account, learn more and get started here:

<https://www.docusign.com/esignature/what-esignature>

2 eSignature Agreement with Lincoln

Once a DocuSign account is set up, the Agency/Firm and/or Agent must have an eSignature Agreement in place with Lincoln.

1. Request an **eSignature Agreement** from your dedicated Underwriting & New Business team and provide the Agency/Firm's Legal Entity name (Full Name for Agent) for inclusion in the Agreement.
2. Lincoln will send the Agreement to the Agency/Firm/Agent for review and signature.
3. Once the signed Agreement is received by Lincoln, our team will review for approval.
4. If the Agreement is approved, Lincoln will sign and send the fully executed agreement to back to the Agency/Firm/Agent.

Agency/Firm has DocuSign Account & Lincoln eSignature Agreement

Agency/Firm can utilize DocuSign to collect eSignatures from Agents and Clients on all Lincoln Underwriting and New Business forms.

Agent has DocuSign Account & Lincoln eSignature Agreement

Agent can utilize their own DocuSign account to collect eSignatures from themselves and their Clients on all Lincoln Underwriting and New Business forms.

OTHER IMPORTANT INFORMATION

- With the completed DocuSign form, a copy of the Certificate of Completion (COC) that generates when the client authenticates their signature is also required. This COC form must accompany the DocuSign images when submitted to Lincoln.
- Lincoln will send an eSignature notification letter to the client following submission of any Lincoln Underwriting and New Business forms electronically signed via DocuSign.
- Lincoln is unable to accept electronically signed forms from a Client's personal DocuSign Account. We can only accept forms from an Agency/Firm/Agent's DocuSign Account and an eSignature Agreement with Lincoln must be in place.
- Lincoln is currently unable to accept electronic signatures for forms related to Inforce policies.
- Electronic signatures are not accepted on 1035 exchange forms.
- Electronic signature acceptance is not available for Lincoln *MoneyGuard* in New York.

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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.