

The Lincoln Leader

November 5, 2018 – MoneyGuard® Special Edition

Lincoln MoneyGuard® Process Enhancements

Effective November 5, 2018, Lincoln is excited to offer two new enhancements to the Lincoln MoneyGuard new business process.

As a leader in the life/long-term care hybrid market, Lincoln is committed to providing an enhanced Lincoln MoneyGuard new business and underwriting process, while improving the overall advisor and client experience.

To expand on the new application submission process which was rolled out in July, the following optional eFeatures will continue reducing overall turnaround times and provide added convenience to our customers:

- **Online Interview Scheduler**
- **Lincoln eDelivery**

Online Interview Scheduler

The Online Interview Scheduling Tool will offer clients the ability to schedule their own Personal History Interview online, at a time that is most convenient for them.

For all cases coded by Lincoln on or after November 5, 2018, the following will apply:

- Once the signed and dated Part I Application and required point-of-sale forms are received by Lincoln, Lincoln's New Business department will send an email to the agent and client containing a link to schedule their interview

Sample Email with Link to Scheduling tool

To: LillyFieldwell@mail.com
Cc: CaseContact@mail.com; InternalWholesaler@mail.com; ExternalWholesaler@mail.com; FinancialAdvisor@mail.com
Subject: MG10002742 L FIELDWELL

Lilly Fieldwell,

Thank you for your recent Lincoln MoneyGuard® solutions application. Your case has been sent to our phone interview team to begin the underwriting process.

You can schedule your phone interview by clicking [here](#). If you choose not to utilize this link to schedule the interview, after 3 business days, you will be contacted by a member of our Lincoln Tele-app team to schedule your phone interview.

Please review and complete this [Personal History Interview](#) worksheet prior to your interview and have it available during that time.

For more on what you can expect during the phone interview process, please take a few minutes to watch the following video: [MoneyGuard Personal History Interview](#).

Thank you,
Lincoln Financial Group, MoneyGuard New Business

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Lincoln MoneyGuard® Process Enhancements:

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- The first available appointment will be 1 business day after the forms are received
- If no interview is scheduled within 72 hours, a Lincoln representative will contact the client to schedule the interview, as they do today
- A Lincoln representative will call the client at the scheduled appointment time to conduct the interview

The online interview scheduling tool will be an added convenience for our clients and help streamline the process by reducing back-and-forth phone calls and scheduling challenges that are common today.

Sample Online Scheduling Tool

To learn more about the Online Interview Scheduler, view the Frequently Asked Questions and Demo below, or contact your Lincoln Underwriting and New Business team for additional information.

**Online Interview Scheduler:
Frequently Asked Questions**

Online Interview Scheduler: Demo

Lincoln eDelivery

The Lincoln eDelivery option will offer user-friendly, streamlined electronic policy delivery at no cost for agents and clients.

- If the client would like to receive their policy via email for electronic signatures, this should be indicated on the Lincoln *MoneyGuard* Coversheet [MG11672; firm variations]
- Within 24 hours of policy issue, the policy and applicable forms are sent via a DocuSign email to the agent and client to collect electronic signatures
- Once all parties have completed the DocuSign signing process and signed delivery requirements are returned electronically to Lincoln, the policy is delivered securely through email to the agent and client within 1 business day
- No registration or account creation is required

Lincoln eDelivery is optional and available on a case-by-case basis. In addition to the policy being sent via email, the agent can also access a PDF of the policy on Lincoln's Pending Website. If you are already using eDelivery to receive your Lincoln *MoneyGuard* policies, no additional action is required.

To learn more about Lincoln eDelivery, view the Frequently Asked Questions and Demo below, or contact your Lincoln Underwriting and New Business team for additional information.

**eDelivery: Frequently Asked
Questions**

eDelivery: Demo

MoneyGuard® Annual Statements Redesign

Reprinted from the Lincoln Life Leader, October 15, 2018

Lincoln is committed to continuously improving the end-to-end experience we deliver to our customers, including the way we communicate with policy owners and distribution partners, and helping customers manage their policies.

As part of this commitment, Lincoln takes into careful consideration the meaningful feedback and insights we receive from policy owners and distribution partners to help drive impactful changes that enhance the customer experience.

Lincoln has enhanced the *MoneyGuard®* annual statements in collaboration with our distribution partners to **enhance** the presentation of information and make it easier for policy owners (and their advisors) to **understand** and **manage** their policy.

Enhanced Presentation

- New colors and graphics to enhance the visual appeal of the statement and user experience
- New Summary page that provides a consolidated, easy to navigate view of the most critical policy information, including Long-Term Care and death benefits, and policy surrender value

Helping Clients Understand Policy

- Eye-catching Lincoln Concierge Care section to assist policy owners with their long-term care planning before care is needed
- New visual representation of monthly and annual maximum Long-Term Care Benefits when the inflation option is elected
- New Glossary containing important *MoneyGuard®* product terms

Helping Clients Manage Policy

- Easy to find contact information of the policy owner's financial representative
- Simple summary of the policy owner's payment plan
- Addition of Secondary Addressee details
- Streamlined Lapse Projection section to only reflect guaranteed values

The redesigned statements will be rolled out beginning in the fourth quarter for Lincoln *MoneyGuard®* II. Enhanced statements for Lincoln *MoneyGuard®* Reserve and Lincoln *MoneyGuard®* Reserve Plus are being updated with a launch expected this year.

For additional information, view the:

- ***Sample Statement***
- ***Flier with Changes Highlighted***
- ***Brainshark overview***

NEW Enhancements to Pending Website Case Tools

Reprinted from the Lincoln Life Leader, October 15, 2018

Lincoln is committed to continuously improving our processes to ensure we're providing an excellent experience, and throughout 2018, our partners have already seen many enhancements to the Life and *MoneyGuard*® Pending Case Website. These changes have resulted in many benefits, including driving efficiencies and saving time by increasing the speed in which our partners receive a status update on case requirements and providing new, easier ways to communicate with a Lincoln New Business Associate.

Effective October 18, 2018, Lincoln is pleased to introduce more new enhancements to the Life and *MoneyGuard*® Pending Case website, based on feedback received directly from our partners. These changes will continue to drive efficiencies and improve the pending website experience:

1. **Easier Access to Download a Policy**
2. **Improved Email and Two-Way Communication Tools**

Easier Access to Download a Policy

Effective October 18, 2018, our partners will have the ability to download a PDF of issued policies directly from the Pending List. Previously, the user would be required to click on each policy individually and then click on Policy Details to access the PDF. This new capability will streamline the process for our partners, saving time and enabling quicker access to policies.

The screenshot shows the 'Pending list' interface. At the top, there is a search section with a 'Search' input, a status filter set to 'All statuses', a checkbox for 'Show accounts with outstanding requirements from selected statuses', a 'Client Last Name' dropdown, and 'GO' and 'Reset' buttons. Below this, the 'Search results: All' section shows 'Number of records matching criteria (100)' and options for 'PDF', 'EXCEL REPORT', and 'PRINT'. A table with 7 columns is displayed: CLIENT NAME, ACCOUNT, STATUS, PRODUCT TYPE, WRITING AGENT, LAST ACTIVITY DATE, and TARGET/ANNUALIZED PREMIUM. The 'STATUS' column contains three 'ISSUED' entries, each with a PDF icon. A red box highlights the 'STATUS' column, and a callout box points to the PDF icon with the text: 'Click on the PDF icon in the Status column to download the Policy directly from your Pending List'. The table shows three rows of data for 'DOE, JOHN' with account '1234567' and product 'Life Lincoln LifeElements Level Term 15 2017'. The bottom of the page shows 'Show 1-50 of 100' and pagination controls.

CLIENT NAME	ACCOUNT	STATUS	PRODUCT TYPE	WRITING AGENT	LAST ACTIVITY DATE	TARGET/ANNUALIZED PREMIUM
+ DOE, JOHN	1234567	ISSUED	Life Lincoln LifeElements Level Term 15 2017	DOE, JOHN	10/18/2017	\$1,532.00
+ DOE, JOHN	1234567	ISSUED	Life Lincoln LifeElements Level Term 15 2017	DOE, JOHN	10/18/2017	\$1,532.00
+ DOE, JOHN	1234567	ISSUED	Life Lincoln LifeElements Level Term 15 2017	DOE, JOHN	10/18/2017	\$1,532.00

Improved Email and Two-Way Communication Tools

In August, Lincoln introduced new email and two-way communication tools within the Pending Details tab on the pending website. The **Send Email** and **Field Response** features offer the ability to communicate directly with the assigned Underwriter or New Business Contact to quickly satisfy any outstanding questions or requirements on a specific case.

Based on user feedback, Lincoln is please to introduce improvements to this experience **effective October 18, 2018**, including:

- **Copy & Paste** ability from an application directly into the Message window
- **Additional Special Characters** can now be used
 - & # \$ % ! ?
 - , (comma)
 - . (period)
 - (dash)
 - ' (apostrophe)
- **Words will wrap** and no longer be split at the end of a line in the comments section for requirements

Send Email

Communicate directly with your assigned Underwriter or New Business Contact to quickly satisfy outstanding questions on a case from the Pending Details tab.

Billing information

Modal Premium: \$1,200.00
Cash With App: \$0.00
Target/Annualized Premium: \$1,200.00

Contact information

Underwriter: John Underwriter
New Business Contact: Jane NBA

Send Email Send File(s) Send Email Send File(s)

Chat With Us (8:00-5:00 ET)
Use this link to chat with an NBA to answer administrative questions you have on this case.

Email message

To: John Underwriter<John.Underwriter@lfg.com>

Enter additional email addresses

Enter email addresses of additional recipients, separated by comma (optional)

From: 3bagent10a@lfg.com

Subject: Valued Client - Policy #JUL1234567 (Secure)

Enter your message here

Hi John,
I have validated that Smith is the correct spelling for the client's last name on this policy. Please let me know if you need any additional information on this policy.
Thanks!
Valued Agent

Please don't include any confidential or personal information, such as Social Security Numbers and credit card numbers.
Maximum characters allowed are 2,000. Your message shouldn't contain HTML or invalid special characters. Only these special characters are allowed: &, #, \$, %, !, ?, dash (-), apostrophe ('), comma, period.

☒ Send copy of this email to myself at 3bagent10a@lfg.com

SEND Cancel

Copy & Paste Special Characters

Field Response

Quickly provide a response to satisfy any outstanding questions on a case from the Pending List page or the Pending Details tab.

1. Access Field Response from the **Pending List** page > Select expanded view > Select a requirement that is linked to a response field > the "Field response" screen will display.

Search results: UL1234567
Number of records matching criteria (1)

EXPAND ALL COLLAPSE ALL

CLIENT NAME	ACCOUNT	STATUS	PRODUCT TYPE
VALUED CLIENT	UL1234567	PENDING	Life Lincoln LifeGuarantee UL 2013

NB CONTACT: Linda Redding
Send Email | Send File(s)

APPLICATION DATE: 07/23/2018
AGENT: VALUED AGENT
AGENT#: 1234567

OUTSTANDING REQUIREMENTS: To total view all

CLIENT NAME	REQUIREMENT	STATUS	STATUS DATE	COMMENT
VALUED CLIENT	Memo to Agent	● Needed for Issue	07/23/2018	Advise if ABR is desired. A completed form was received but ABR was not selected on the application.
VALUED CLIENT	Answer To Question On App	● Needed for Issue	07/23/2018	Proposed Insured DL State
VALUED CLIENT	Answer To Question On App	● Needed for Issue	07/23/2018	Proposed Insured - Need complete info on address - missing Street Address City Zip
VALUED CLIENT	Signed Application Part I	● Needed for Issue	07/23/2018	ICC15LFF10800 Application for Life Insurance

Field response

Policy Number: UL1234567
Client: Valued Client
ANSWR: Answer To Question On App

Test1
Expected result - No error message
Testing copy and paste functionality
4123512361237123
XXXX XX 2947
#5%&

Maximum characters allowed are 2,000. Your message shouldn't contain HTML or invalid special characters. Only these special characters are allowed: &, #, \$, %, ', /, ?, dash (-), apostrophe ('), comma, period.

SEND Cancel

Copy & Paste Special Characters

Word Wrap

2. Access Field Response from the **Policy Details** page > Select a requirement that is linked to a response field > the "Field response" screen will display.

Requirements

Underwriting outstanding requirements (10)

CLIENT NAME	REQUIREMENT	STATUS	STATUS DATE	COMMENT
VALUED CLIENT	Answer To Question On App	● Needed for Issue	07/23/2018	Proposed Insured DL State
VALUED CLIENT	Answer To Question On App	● Needed for Issue	07/23/2018	Proposed Insured - Need complete info on address - missing Street Address City Zip
VALUED CLIENT	Signed Application Part I	● Needed for Issue	07/23/2018	ICC15LFF10800 Application for Life Insurance
VALUED CLIENT	Motor Vehicle Report	● Needed for Issue	07/23/2018	
VALUED CLIENT	Blood - 4Hfast	● Needed for Issue	07/23/2018	
VALUED CLIENT	Urinalysis	● Needed for Issue	07/23/2018	
VALUED CLIENT	Paramed Exam	● Needed for Issue	07/23/2018	

Field response

Policy Number: UL1234567
Client: Valued Client
ANSWR: Answer To Question On App

Test1
Expected result - No error message
Testing copy and paste functionality
4123512361237123
XXXX XX 2947
#5%&

Maximum characters allowed are 2,000. Your message shouldn't contain HTML or invalid special characters. Only these special characters are allowed: &, #, \$, %, ', /, ?, dash (-), apostrophe ('), comma, period.

SEND Cancel

Word Wrap

Copy & Paste Special Characters

2018 End of Year Commitment and Guidelines

Underwriting & New Business

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 31, 2018**. To assist in placing year end business, we encourage you to submit outstanding requirements as early in December as possible.

Key Dates and Deadlines

Beginning October 1	Overnight Guidelines for 1035 proceeds: Beginning on 10/1/2018, any 1035 Exchange that has a target premium of \$5K+ and/or expected 1035 proceeds of \$7.5K+ will be requested to <u>overnight</u> the check to Lincoln
Beginning October 1 – End of 2018	Lincoln will begin mailing all paper policy prints via overnight delivery through end of 2018
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 22-23	Thanksgiving/Company Holiday
December 3	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 21	All policies <u>must be placed in-force</u> to meet the 2018 commission deadline and be considered 2018 income
December 25	Christmas / Company Holiday
December 27	All premium(s) and delivery requirements must be received by Lincoln, in-good-order, to ensure placement of your policy
December 31	Underwriting and New Business teams will work a full business day to support your business needs

Helpful Hints & 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 the Lincoln producer website.
- Remember to get signatures and dates on all forms. Trust/Corporate owned policies do require that the trustee/officer sign with their title.
- The Replacement Notice [Form 33503] must be signed on or before the application signature date. For *LincXpress* submissions, the Replacement Form must be signed on or before the earliest solicitation signature date.
- Include in-good-order EFT forms for all bank draft cases and note on the coversheet if the first premium will be drafted.
- Ordering medical requirements up-front saves significant processing time.
- **Utilize Lincoln's *LincXpress* Tele-App, eApp, and/or eDelivery to help expedite processing from submission to placement.** (*LincXpress* Tele-App can be used for New Business submissions 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.
- 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.

Products and features subject to state availability. Guarantees are subject to the financial strength of the insurer. Lincoln Financial Group is the marketing name for The Lincoln National Corporation and its affiliates.

Insurance policies are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN. **The Lincoln National Life Insurance Company (Lincoln) does not solicit business in the state of New York, nor is it authorized to do so. Contractual obligations are subject to the claims-paying ability of The Lincoln National Life Insurance Company.**

Insurance policies sold in New York are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY. **The contractual obligations are subject to the claims-paying ability of Lincoln Life & Annuity Company of New York (Lincoln).**

All guarantees and benefits of the insurance policy are subject to the claims-paying ability of the issuing insurance company. They are not backed by the broker-dealer and/or insurance agency selling the policy, or any affiliates of those entities other than the issuing company affiliates, and none makes any representations or guarantees regarding the claims-paying ability of the issuer.

Variable products are sold by prospectus. For more information about the variable products, including fees and charges, refer to the prospectus. Variable products are distributed by Lincoln Financial Distributors and offered through broker dealers with effective selling agreements.

Only registered representatives can sell variable products.

[View index of past Lincoln Life Leader articles](#)

[View MoneyGuard® State Availability Chart](#)

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