

Life Operations COVID-19 Impacts

Frequently Asked Questions – updated effective May 8, 2020

We continue to actively monitor the spread of the coronavirus (COVID-19) and are committed to helping you navigate the rapidly changing environment.

The COVID-19 virus has changed the way we work and impacted the economy however, **we remain focused on serving our customers and producers**. Our mission to provide Americans with protection and security solutions are most needed in times like these.

The information in this FAQ document is subject to change at any time. All additions and updates published since the last version are **highlighted**.

For up-to-date information from Lincoln to help you navigate this rapidly changing environment, visit:
www.LFG.com/GoDigital

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UNDERWRITING & NEW BUSINESS | Operations

How is Lincoln's Life Underwriting & New Business team operating in the current environment?

Lincoln Financial Group is operating with an abundance of caution and closely following the guidance of the Centers for Disease Control and Prevention and other government agencies. Effective Monday, March 16, 2020, Lincoln implemented mandatory work-from-home policy for the majority of employees, including the Underwriting and New Business team. Helping to protect the health and welfare of our employees is among our top priorities.

Approximately 25% of our Underwriting and New Business team was already remotely-based and/or extensively tele-commuting prior to the company-wide work-from-home mandate. With this broad experience, we do not anticipate any business disruption.

Is Lincoln able to continue working at full capacity while working from home?

Yes, we are ready and prepared for this broad work-from-home experience.

Will it be business as usual for Lincoln?

We are generally operating "business as usual." However, we strongly encourage use of our eCapabilities, especially during this time of social distancing.

- Life eCapabilities Overview: [\[DOWNLOAD\]](#)
- Lincoln *MoneyGuard*® eCapabilities Overview: [\[DOWNLOAD\]](#)

[Important Policy Print Impact](#) - For policies issued on or after 12:00pm ET on Friday, March 27, 2020, traditional paper policy prints will temporarily be unavailable for all life insurance products, including Lincoln *MoneyGuard*® solutions. Electronic policy delivery (ePolicy Delivery) and PDF policy delivery options will remain available.

If you haven't already, we strongly suggest setup of ePolicy Delivery capabilities, or you may download and print the policy PDF from Lincoln's producer pending website. **Contact your Underwriting and New Business team or access the Policy Delivery Guide for details: [\[DOWNLOAD\]](#).**

Will service levels be impacted by remote work, quarantines, school closures, business closures, paid time off, etc.?

We are not anticipating an impact to our stated service level goals at this time; if the situation changes, we will proactively update this FAQ with new information. Access a copy of our Service Level Agreements here: [\[DOWNLOAD\]](#)

We are working closely with our vendor partners; however, you may experience delays as a result of the inability to retrieve an APS and medical records, criminal reports and obtain exams and/or labs during this time.

Beginning Monday, April 13, 2020, the following updates will apply to all pending and new submissions of Lincoln individual life insurance policies, including Lincoln *MoneyGuard*®. **Formal applications in a QUOTE, APPROVED, ISSUED or PLACED status as of April 13, 2020 will not be impacted.**

These changes are temporary, subject to change, and will override any underwriting guidelines currently published in Lincoln’s marketing or reference material. Lincoln will re-evaluate our position in June 2020, as the COVID-19 pandemic evolves, and/or as the Centers for Disease Control and Prevention (CDC) and World Health Organization (WHO) gives further guidance.

Life Insurance Underwriting Updates (Term, UL, IUL, VUL)	
Internal Retention	<p>Lincoln’s Internal Retention will be reduced to the following limits:</p> <ul style="list-style-type: none"> • \$5 million maximum limit for term and permanent products • Available up to age 65 only • Preferred Plus, Preferred and Standard rate classes only <p>Note: There are no changes to Lincoln’s auto-bind limit of \$60 million. Internal retention is only used for cases that are over Lincoln’s jumbo limit of \$65 million, offers over the jumbo limit will be limited to \$5 million.</p>
Table Reduction Program	<p>Temporary Table Reduction Program (TRP) Guidelines:</p> <ul style="list-style-type: none"> • Ages up to 65: No changes to current TRP guidelines • Ages 66-70: Limited offers with consideration up to Table 2 only. All other classes will be postponed • Ages 71 and up: No changes to current TRP guidelines; TRP not available
Postpones	<p>All cases meeting the following criteria will be <u>postponed</u>:</p> <ul style="list-style-type: none"> • Ages 65 and under, rated Table 5 and higher • Ages 66-79, rated Table 3 and higher • Ages 80-85, all classes • All cases assessed with a Flat Extra greater than \$5 per \$1000 • All cases assessed with a Table Rating and Flat Extra
Accelerated Benefit Riders (ABR)	<p>All applications for an ABR meeting the following criteria, the <u>rider only will be declined</u>:</p> <ul style="list-style-type: none"> • Ages 70 and up, with sub-standard rate classes • Applicable for <i>Lincoln Care Coverage</i>® ABR and <i>Lincoln LifeEnhance</i>® ABR <p>The base life insurance policy will continue to be reviewed for an Underwriting offer.</p>

How is Lincoln’s Underwriting being impacted?

Lincoln MoneyGuard® Underwriting Updates	
Postpones	<p>All cases meeting the following criteria will be <u>postponed</u>:</p> <ul style="list-style-type: none"> • Ages 70 and up, deemed to be sub-standard, up to Table 4 (Lincoln currently issues Lincoln <i>MoneyGuard</i> cases up to Table 4 at a standard rating) <p>After the COVID-19 Underwriting restrictions have been lifted, clients who would have been eligible prior to this update could be considered for the Lincoln MoneyGuard product available in the market at the time of the offer.</p>

Contact your dedicated Lincoln Underwriter with any questions or reference the **Frequently Asked Questions: [DOWNLOAD]**

How is Lincoln's Underwriting being impacted? (continued)

Underwriting Guidelines for Foreign Travel

The following updates were implemented March 20, 2020, and apply to all Lincoln life insurance applications, including Lincoln *MoneyGuard*® Solutions.

- Underwriting offers will be postponed indefinitely for:
 - Any travel planned to a Level 3 country identified by the CDC, intended to be completed by June 30, 2020, or 14 to 30 days after the CDC lowers the alert status
- Indication of planned travel after June 30, 2020, to a Level 3 country identified by the CDC will be evaluated on a case by case basis depending on the situation. Postponement is likely, but limited face amount options could be considered depending on the age and county travelled to
- If travel plans to a Level 3 country are cancelled or delayed until travel is determined to be safe by the CDC, Lincoln will amend the application and proceed with completing the underwriting process
- Each situation will be evaluated on its own merits and we will provide further guidance as more information is known about the pandemic status
- CDC website [[cdc.gov/coronavirus](https://www.cdc.gov/coronavirus)]

Verification of Health Status – Declaration of Insurability Form Requirement

For all underwritten life insurance policies issued on or after March 30, 2020, Lincoln is requiring the Declaration of Insurability (DOI) Form [ICC18LFF11709]. This requirement is applicable for:

- All underwritten Term, UL, IUL, VUL products, excluding Lincoln *MoneyGuard*®
- All ages and face amounts
- Any exam completion date
- Any case that was previously closed and requested to be re-opened
- Any case with a Temporary Insurance Agreement (TIA) is in place

The DOI form is required to be signed after policy issue and will be a Delivery Requirement. **For 1035 Exchanges, the DOI form will be required to initiate the exchange.**

PLEASE NOTE: The signed Declaration of Insurability Form is valid for 10 business days from the client signature date on the form. A new DOI form will be requested if the policy is not placed within 10 days of the client signature date, as a result of other placement restrictive outstanding requirements – including, but not limited to: other delivery requirements, premium, or a revised illustration.

The policy will not be placed in force until the DOI form has been signed and returned to Lincoln in-good-order.

The DOI form may be completed with electronic signatures through Lincoln's eNIGO process, however this requirement should not be completed until after policy issue. [Learn more](#).

If the client has COVID-19, it must be disclosed. Lincoln will then determine if it can continue to offer the policy or postpone until the client fully recovers.

<p>If I have questions about Lincoln’s temporary Underwriting Guideline changes, where should I direct them?</p>	<p>Lincoln has created an agent overview guide with Frequently Asked Questions related to these temporary changes: [DOWNLOAD]</p> <p>If you have other questions not answered in this guide, please contact your dedicated Lincoln Underwriter.</p>
<p>Why is the Declaration of Insurability (DOI) Form required?</p>	<p>As a result of the ongoing pandemic and rapid spread of the coronavirus (COVID-19), Lincoln is requiring the Declaration of Insurability (DOI) Form [ICC18LFF11709] to be submitted after policy issue, as a Delivery Requirement, for all underwritten Lincoln life insurance cases, excluding Lincoln <i>MoneyGuard</i>®. This form will provide Lincoln with verification of no change in the client’s health status from application submission to policy placement.</p>
<p>Is the Declaration of Insurability (DOI) form required for Tele-App, Simplified Issue or Guaranteed Issue cases?</p>	<p>Yes. The DOI form is required for any underwritten life insurance case, including Tele-App, Simplified Issue, or any policy changes that require Underwriting. The DOI would not be required for Guaranteed Issue cases.</p>
<p>Should I expect any delays through the Underwriting process?</p>	<p>Lincoln’s leading-edge Underwriting philosophy has not changed. We are working closely with our vendor partners; however, you may experience delays as a result of the inability to retrieve an APS and medical records, criminal reports and/or obtain exams or labs during this time. Lincoln will work with clients to schedule exams and/or obtain necessary information as normal business operations begin to resume. Life insurance applications are good for 1 year from the date of submission, and Lincoln will keep the file open as we work to obtain outstanding requirements. Please note that exams, medical and other requirements will not be waived.</p>
<p>Is Lincoln using other non-traditional sources to obtain medical (or other) information needed for Underwriting?</p>	<p>Yes. To help keep business moving forward, Lincoln will attempt to obtain information needed for Underwriting in alternative ways, including but not limited to: obtaining Electronic Medical Records, PHI calls for medical history information and/or clarification, Claims Billing Data, and asking the client to obtain medical information from their Patient Portal(s).</p>
<p>If underwriting is delayed because of Lincoln’s inability to obtain information needed for Underwriting, how can I ensure my case is not moved to an “Incomplete” or “Closed” status?</p>	<p>Life insurance applications are good for 1 year from the date of submission, including Tele-App tickets. Lincoln will keep the file open as we work to obtain outstanding requirements as a result of any delays related to the COVID-19 pandemic. Please note that exams, medical and other requirements will not be waived, and the expiration period will not be extended. Personal History Interviews (PHI) are valid for 90-days after completion.</p>
<p>Are there any plans to expand lab-free consideration?</p>	<p>No. Lincoln Underwriting & New Business is comfortable with our current risk profile and competitiveness of Lab-Free consideration for Tele-App submissions of cases up to \$1 million for clients age 60 and under, for all preferred plus, all preferred and most standard-rate classes.</p>

Yes. To help you continue to do business with Lincoln in the most efficient and effective manner and to help prevent further delays due to exams and labs, for cases that meet Lincoln's lab-free criteria, agents can easily switch a pending full application submission to a *LincXpress*® Tele-App ticket and be considered for the lab-free process.

A process switch to the *LincXpress* Tele-App is only available for pending cases that meet the criteria for lab-free consideration, including:

- Client is between the ages of 18-60
- Face amount is \$1 million or less
- A decision for the lab-free process will be made during underwriting and is not guaranteed. If labs and vitals are required, Lincoln will order
- If the original case was submitted for a face amount over \$1 million, the face amount **must be reduced to \$1 million or less to be considered for the lab-free process**
- Available for *Lincoln LifeElements*® Level Term and all UL, SUL, IUL, SIUL, VUL, SVUL products
- ***LincXpress* Tele-App, including lab-free consideration, is not available in New York**

For more details on the *LincXpress* Tele-App or Lab-Free process, reference the following:

- [LincXpress Tele-App Agent Guide](#)
- [Lab-Free Prequalification Guide](#)

If I submitted a case via a traditional application, can I switch it to *LincXpress* Tele-App to be considered for the lab-free process?

To switch from a full application to a *LincXpress* paper ticket:

- Submit a written or email request to the Lincoln New Business Associate (NBA) indicating a request to switch to a *LincXpress* eTicket
- Once received, the NBA will withdraw the full application and generate a **new policy number** for the tele-app case
- Case will be reviewed for any outstanding requirements. The client's phone number will be required for completion of the Tele-App interview
- After the case is deemed in-good-order, Lincoln sends an email to the client with a link to schedule their tele-app interview
- **Please note: The client will be required to complete a full Tele-App interview**

To switch from a full application to a *LincXpress* eTicket:

- Submit a written or email request to the Lincoln New Business Associate (NBA) indicating a request to switch to a *LincXpress* eTicket
- Once received, the NBA will withdraw the case submitted via a full application
- Agent will submit a new eTicket online
- **Please note: The client will be required to complete a full Tele-App interview**

If a Temporary Insurance Agreement (TIA) was submitted with the original application and is deemed in-good-order and is not expired, it will carry over to the new case.

As a reminder, if the client has applied for a *Lincoln LifeElements*® Term, UL, IUL or VUL product, a product switch to *Lincoln TermAccel*® will not be allowed. *Lincoln TermAccel* rates are based on a streamlined, fully-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 *Lincoln LifeElements* Level Term.

<p>Is Lincoln requiring Coronavirus testing for clients?</p>	<p>No, testing is not required.</p>
<p>What happens if someone does not have coronavirus during the underwriting process, but does contract the virus prior to policy delivery?</p>	<p>For all life insurance policies issued on or after March 30, 2020, the Declaration of Insurability (DOI) Form [ICC18LFF11709] will be required for all Lincoln life insurance cases. If the client has the coronavirus, they must disclose, and Lincoln will determine if we can continue to offer or postpone until the client recovers.</p>
<p>If a client has been diagnosed with COVID-19 infection, how long will we postpone an offer following resolution in symptoms?</p>	<p>Lincoln will postpone any underwriting offer for 1-month following recovery for clients managed at home (outpatient) and will postpone for 3-months for clients who required hospitalization, and an Attending Physician's Statement (APS) will be required.</p>
<p>Does the Lincoln Temporary Insurance Agreement (TIA) cover if the client passes away from COVID-19?</p>	<p>Provided the Temporary Insurance Agreement (TIA) was received in-good-order, Lincoln is bound by the contractual language in the TIA.</p>
<p>Given the current environment, will Lincoln extend the Temporary Insurance Agreement (TIA) coverage timeframe?</p>	<p>Lincoln is bound by the contractual language in the Temporary Insurance Agreement (TIA) form. There are no planned changes at this time.</p>
<p>If a client has been diagnosed with coronavirus, but did not disclose that during underwriting or delivery, will this invalidate their death benefit?</p>	<p>Failure to admit to a diagnosis of active COVID-19 could result in a material misrepresentation review and possible rescission as is true with other unadmitted medical conditions.</p>
<p>My client has a pending <i>LifeElements</i> Term policy that was submitted via a traditional paper application. Can I switch to a <i>TermAcce</i>[®] policy for lab-free consideration?</p>	<p>No. If the client has applied for a <i>Lincoln LifeElements</i>[®] Term, UL, IUL or VUL product, a product switch to Lincoln <i>TermAcce</i>[®] will not be allowed. <i>TermAcce</i>[®] 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 <i>LifeElements</i> Level Term.</p> <p>As a reminder, <i>LifeElements</i> Term, UL, IUL and VUL cases submitted through the <i>LincXpress</i> Tele-App ticket submission process, will also be considered for the lab-free process (face amounts \$1 million or less, ages 60 and under only).</p>

With all of the government restrictions, it's getting harder to have exam/labs completed and to obtain doctor's records. Will Lincoln be waiving requirements in underwriting to help move business through during this period?

While we understand the environment has introduced new challenges to moving new business through underwriting, we also need to fairly evaluate and price the potential insureds we are considering for insurance. We will not be routinely waiving requirements during this period; however, if we can obtain information in a different format to move the business forward, we will (ex: digital medical records). The life insurance application is good for 1 year from when your client signed it; we pledge to work diligently with you to help schedule exams/labs and/or to obtain medical records as quickly as possible as soon as this situation returns to a more normal environment.

Are there any impacts to examiner availability due to COVID-19?

Our partner vendors continue to actively monitor the impact and spread of the coronavirus (COVID-19), and the safety of our mutual clients and vendor staff is of utmost importance. As a result, many vendors are making updates to their processes, which may include an increase of appointments being rescheduled or cancelled. We are committed to help keep you informed, and any known impacts will be added to this document and are subject to change: [Vendor Service Impacts](#)

For more detailed information regarding a specific vendor's protocol related to COVID-19, please reach out directly to your account representative at that vendor. If you do not have an established relationship with the vendor, please contact Lincoln's Vendor Management Team at NBVendorMgt@lfg.com for further assistance.

I have clients who are skeptical about having an examiner enter their home during this time, when social distancing is being encouraged. Do you have any guidance?

Exams can be scheduled as far out as 45 days. If we see a need to make the time period longer, as a result of the coronavirus impact, we will work to do so.

Life insurance applications are good for 1 year from the date of submission and Lincoln will keep the file open as we work to obtain outstanding requirements.

What added precautions are examiners taking?

Our partner vendors continue to actively monitor the impact and spread of the coronavirus (COVID-19) and many have shared information regarding how they are handling the current environment. The safety of our mutual clients and vendor staff is of utmost importance. Actions may vary by vendor and include, but are not limited to, the following:

- Consistency in following the direction of the Centers for Disease Control (CDC) and World Health Organization (WHO), including:
 - Added precautions with hand washing and use of hand sanitizers
 - Providing gloves and other protective gear (face masks/shields, gowns/scrubs)
 - Reminding examiners to stay home when sick
- Extra steps when scheduling client appointments, including the potential of being asked the following questions. If the client answers yes to either question, the scheduling of those appointments will be postponed.
 - Are you sick or have you been sick within the last 14 days?
 - Have you traveled within the last 14 days to designated countries?
 - Have you been in contact with a sick or exposed individual?
- Enhancing employee safety protocol and safety in labs that handle Life Insurance testing

For more detailed information regarding a specific vendor's protocol related to COVID-19, please reach out directly to your account representative at that vendor. If you do not have an established relationship with the vendor, please contact Lincoln's Vendor Management Team at NBVendorMgt@lfg.com for further assistance.

<p>Are life insurance examiners required to take a test for COVID-19, even if they're not experiencing any symptoms?</p>	<p>No. At this time, examiners are not being tested for COVID-19; however, they are following the guidelines of the Centers for Disease Control and Prevention (CDC).</p>
<p>Can lab results be emailed directly to the client, upon request?</p>	<p>Clients can access their lab results online. For labs completed by APPS, ExamOne, ExamOne Superior Solutions, IMS and EMIS, the client can access their lab results online within 2 weeks of the lab collection. The lab report is available for one year and can be printed or downloaded. Paper copies are handled by special request only, reference Form GB11070 from Lincoln's Forms Tool for details.</p>
<p>Can the client have their Primary Care Physician (PCP) complete the necessary exam/labs rather than an examiner coming to their home?</p>	<p>Yes, however this option is available on an exception basis only. Contact your dedicated Lincoln Underwriter for details and guidelines for this process.</p>

UNDERWRITING & NEW BUSINESS | Application Submission Process

<p>Are there any changes expected for Lincoln's current application process?</p> <p>What electronic submission options are available for Life and <i>MoneyGuard</i> products?</p>	<p>At this time, there are no changes to Lincoln's current application submission process. As a reminder, Lincoln offers eApp and eTicket submission capabilities for our life insurance products. Learn more here:</p> <ul style="list-style-type: none"> • Life eCapabilities Overview: [DOWNLOAD] • Lincoln <i>MoneyGuard</i>® eCapabilities Overview: [DOWNLOAD] <p>For complete details of Lincoln's Policy Submission Options, please reference the Policy Submission Guide. While paper applications and hard copy requirements will continue to be accepted via mail at Lincoln's home office, to help avoid any delays, we encourage the use of our electronic options during this time.</p> <p>Life Insurance Products</p> <ol style="list-style-type: none"> 1. eApp (Full Online Life Application): Available with UL, IUL and <i>Lincoln LifeElements</i>® Level Term 2. eTicket (Tele-App): Available for all life insurance products 3. DocuSign eSignature: An Agency/Firm or Agent can utilize their own DocuSign account to obtain electronic signatures on paper forms for application or paper ticket submission, while pending and for policy delivery. An eSignature Agreement with Lincoln must be in place. Reference the DocuSign Guide for details. <p>Lincoln <i>MoneyGuard</i>® Products</p> <ol style="list-style-type: none"> 1. <i>MoneyGuard</i>® III on iGO (Full Online Application): Not available in CA or NY. 2. DocuSign eSignature: An Agency/Firm or Agent can utilize their own DocuSign account to obtain electronic signatures on paper forms for application submission, while pending and for policy delivery. An eSignature Agreement with Lincoln must be in place. Reference the DocuSign Guide for details. Not available for <i>MoneyGuard</i>® in New York. <p>For state and product restrictions related to Lincoln's eCapability options: [</p>
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<p>My Client already has a DocuSign account. Can they use that account to electronically sign forms?</p>	<p>Lincoln is unable to accept forms electronically signed through a Client’s personal DocuSign Account. We can only accept forms from an Agency/Firm/Agent’s DocuSign Account <u>and</u> an eSignature Agreement with Lincoln must be in place. Reference the DocuSign Guide for details.</p>
<p>Will Lincoln accept an electronic signature from an iPad Pen?</p>	<p>Yes. A signature that is collected using a Tablet or Signature pad, such as an iPad, can be accepted because the individual is using a writing instrument, or their finger, to sign their own name to each individual form, which is then electronically added to the document.</p>
<p>Are there any forms that can be moved to sign at delivery rather than up front?</p>	<p>At this time, there are no changes to Lincoln’s current process.</p>
<p>Are there any changes to payment methods or a preference for payment upon delivery?</p>	<p>There are no changes to Lincoln’s current payment methods. However, we encourage use of ePayment options to help expedite processing during this time.</p> <p>Policy Payment Reminders:</p> <ul style="list-style-type: none"> • EFT: available ongoing or as a one-time draft to satisfy the outstanding balance due for expedited policy placement. The EFT form 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. Access [Form CS06711] from Lincoln’s Forms Tool for details. • 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.
<p>Can I submit a photo of signed forms?</p>	<p>Yes. Lincoln will accept photo images of forms and/or requirements, enabling submission of wet-signed forms in a digital format, limiting in-person meetings to obtain client signatures.</p> <ul style="list-style-type: none"> • Lincoln will accept the photo version of requirements, so long as: <ul style="list-style-type: none"> ○ Images are clear, and wording is legible ○ Entire document is visible in the image (including the form number and revision date) • Please submit images directly to your dedicated Underwriting and New Business team email box • All pages of the form must be submitted • Clear images that fulfill requirements will not require the original document to be submitted to Lincoln • The photo of the requirement will be retained and complete the file • For EFT payment methods, Lincoln will accept a photo image of “voided” checks • A photo image of Checks will NOT be accepted and must continue to be physically sent to Lincoln <p>This option will be available for a limited time. Lincoln will reevaluate our position again in June 2020, as the situation changes, and as the CDC and World Health Organization gives further guidance</p>

What is Lincoln's 1035 Exchange department doing to counter the ability to obtain original 1035 forms in this environment?

Lincoln has been able to work successfully with replacing carriers to have them accept copies of originals. Lincoln has the ability to access original documents submitted to Lincoln, if it becomes necessary. Electronic Signatures are NOT accepted on 1035 Exchange forms.

UNDERWRITING & NEW BUSINESS | Pending Case Status Tools

What is the best way for me to check the status of my pending cases?

Lincoln offers two self-service methods to check the status of your pending cases.

1. **Lincoln's Producer Website**

- 24/7 online access with real-time updates generated every 15 minutes
- Pending Case Tracker view for quick, at-a-glance status
- Two-way communications to quickly satisfy outstanding questions and/or requirements online
- eNIGO initiation to electronically satisfy not-in-good-order (NIGO) form requirements
- Chat with Us to communicate live online with a New Business Associate

2. **Automated Case Status Emails**

- Notifications are sent within 1-hour of a status update on your policy
- Pending Case Tracker view for quick, at-a-glance status
- eNIGO initiation to electronically satisfy not-in-good-order (NIGO) form requirements

View this [Pending Case Tools Agent Training Overview](#) to learn more.

Does Lincoln offer the capability to email not-in-good-order (NIGO) forms to the field for completion or signature?

Lincoln offers **eNIGO**, an option for producers and clients to electronically satisfy not-in-good-order (NIGO) form requirements, after application submission, by leveraging DocuSign to capture electronic signatures.

eNIGO is accessible through Lincoln's producer pending website or through a link in Automated Case Status Emails. This tool is available at no cost for cases that are submitted through the following Underwriting teams:

- **Life Insurance:** Brokerage (MGA, GA, ABGA), LFA, Producer Group, *Lincoln TermAccel*®
- **MoneyGuard:** Brokerage (MGA, GA, ABGA), LFA, Producer Group

Resources

- eNIGO FAQ [[DOWNLOAD](#)]
- eNIGO Agent Overview [[DOWNLOAD](#)]
- eNIGO Agent Training [[VIEW](#)]

If you do not have access to eNIGO capabilities, your Lincoln New Business Associate can send you a PDF copy of the forms during this time and DocuSign eSignature will be acceptable. Reference the [DocuSign Guide](#) for details.

What options does Lincoln offer for Policy Delivery?

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.

- Policy Delivery Options Summary [\[DOWNLOAD\]](#)
- Policy Delivery Options Guide [\[DOWNLOAD\]](#)

ePolicy Delivery

1. **DocFast via iPipeline:** Available for all Lincoln life insurance products at no cost. Initial set-up may take up to 2 weeks, and an acknowledgement agreement is required.
2. **Lincoln *MoneyGuard*[®] DocuSign eDelivery:** ePolicy Delivery sent directly to the agent and then to the client.

To get set-up for ePolicy Delivery, contact your dedicated Lincoln Underwriting and New Business team.

NOTE: All forms may not be available for completion through the ePolicy Delivery process. For any form that is unable to be completed via ePolicy Delivery, the following methods may be used (where available): Wet Signature, DocuSign, eNIGO.

Digital PDF Policy Delivery

Lincoln generates and provides a PDF of all issued life insurance policies, excluding *Lincoln TermAccel*[®]. The policy PDF can be accessed two ways:

1. **Lincoln producer pending website:** Download up to 5 policies at one time from the Pending List
 - Self-service Policy PDF Access [\[DOWNLOAD\]](#)
2. **Request Secure Email from Lincoln New Business Associate:** If you do not have access to Lincoln’s producer pending website, you can request a policy PDF on the Cover Letter, or you may contact your Lincoln New Business Associate

Policy PDF Delivery Notice Options:

1. **Wet Signature:** Scan and email or fax a copy of the signed policy back to Lincoln
2. **DocuSign:** If a DocuSign agreement with Lincoln is in place, the Delivery Notice can be loaded into DocuSign to obtain an electronic signature from the client. (not available for Lincoln *MoneyGuard*[®] in New York)

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. (not available for *Lincoln TermAccel*[®]). Please note: We do not anticipate being able to mail paper policies until after July 15, 2020.

For state and product restrictions related to Lincoln’s eCapability options: [\[DOWNLOAD\]](#)

Given the current environment, can agents send delivery requirements directly to Lincoln?

Agents should continue to work with their back office to determine if they can submit requirements directly to Lincoln.

<p>What options are available to return signed delivery requirements to Lincoln, if they are not collected via ePolicy Delivery?</p>	<p>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 in the photo series must be submitted.</p> <p>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 <i>MoneyGuard</i>® in New York)</p> <p>eNIGO: Leverages DocuSign technology for producers and clients to electronically satisfy not-in-good-order (NIGO) form requirements, when available, after application submission</p>
<p>I have downloaded a digital Policy PDF to print. Why are there so many blank pages and can they be removed?</p>	<p>The digital Policy PDF files are the same files that Lincoln uses to generate a bound policy print. Because we print double-sided, the PDF file includes blank pages so that the pagination of the document is set up properly.</p> <p>We encourage use of the double-sided print feature (if available on your printer), so that the pages that are meant to be blank on the back will be blank, and pages that are meant to be double-sided will be double-sided.</p>
<p>With many companies moving to mandatory work-from-home for all employees, are there options to mail the policy to an alternate address?</p>	<p>For policies issued on or after 12:00pm ET on Friday, March 27, 2020, traditional paper policy prints will temporarily be unavailable for all life insurance products, including Lincoln <i>MoneyGuard</i>® 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. Policy Delivery Options [DOWNLOAD]</p>
<p>Can we continue to mail Checks to Lincoln’s office?</p>	<p>Yes. At this time, Lincoln is receiving, and processing checks, and paperwork mailed to the home-office. However, we encourage use of ePayment options to help expedite processing during this time. Photos of Checks will NOT be accepted.</p>
<p>If I’m an iPipeline subscriber and have questions or issues with DocFast, who do I contact?</p>	<p>iPipeline subscribers should contact iPipeline Production Support directly at: Email: support@ipipeline.com Phone: (800) 641-6557, Option 3. Monday – Friday, 8:00am – 7:00pm ET</p>

UNDERWRITING & NEW BUSINESS | Foreign National Guidelines

<p>Will Lincoln consider loosening Foreign National Guidelines with respect to solicitation and delivery, given that potential applicants/clients may not be willing or able to sign paperwork on US soil?</p>	<p>No. The application and paperwork must be signed in the U.S. The current Foreign National Guidelines will continue to apply.</p>
<p>Any possibility to allow clients who are stuck in low profile areas for the virus to have LPOA’s signed at the US Embassy authorizing someone in the US to be able to conduct business as a POA on their behalf to also include medical amendments?</p>	<p>No. The current Foreign National Guidelines will continue to apply.</p>

Can we expand our DOI requirement beyond 90 days as some clients currently can't make it back to the US within 90 days to deliver the policy due to travel restrictions?

No. The current Foreign National Guidelines will continue to apply.

CUSTOMER SERVICE | Operations

What is Lincoln Financial Group (Lincoln) doing to help customers who are impacted by COVID-19?

We're committed to supporting customers who are impacted by COVID-19, including making special adjustments to normal business processes. We are closely monitoring state/federal regulations and adhering as appropriate.

If you or your client need assistance with an individual life insurance policy, please contact us at 800-487-1485. Life policy information will continue to be available on [LincolnFinancial.com](https://www.lincolnfinancial.com).

Will Lincoln's hours of operation or service levels change?

Currently, we do not anticipate any impact to our individual life insurance hours of operation or service processing time.

Our Customer Care Center remains available at 800-487-1485, Monday through Friday, from 8:00 a.m. to 6:00 p.m. Eastern.

How can customers get information and submit requests on life insurance policies?

We are focused on making it easy to do business with us. Depending on the request, information may be available via the following tools.

- Our secure website: [LincolnFinancial.com](https://www.lincolnfinancial.com)
- Phone: 800-487-1485
- Email: CustServSupportTeam@LFG.com
- Mail:
Lincoln Financial
P.O. Box 21008
Greensboro, NC 27420

Which service requests can be requested over a phone call?

Multiple transactions can be requested by the policyowner or servicing agent of record by calling our Care Center at 800-487-1485. These include:

- Address changes
- Premium billing: mode/amount changes, EFT changes
- Loan requests under \$50,000
- Illustration requests

If a policy has an existing medallion signature guarantee in place, requests may still need to be provided in writing.

What are the options for returning a signed service request form?

After the policyowner signs and dates the request form, you can email the attachment to CustServSupportTeam@LFG.com or mail it to:

Lincoln Financial
P.O. Box 21008
Greensboro, NC 27420

<p>How is Lincoln handling life insurance premium payments for customers impacted by COVID-19?</p>	<p>We will work with those impacted to ensure they have the coverage they need. We are closely monitoring state regulations and adhering as appropriate.</p> <p>Currently, clients who are impacted by COVID-19 have an additional 60 days to make payment, in addition to their standard grace period. Premium will be applied as of the date received. Lincoln will require verification and documentation regarding the client's COVID-19 impact.</p> <p>If your client needs additional time to make a payment, please contact us at 800-487-1485 to discuss the situation. This will allow us to review their current policy status and inform them of potential impact to any guarantees or riders.</p> <p>If a client's policy lapses during this time, upon request and within 60 days of lapse, we will review an exception to reinstate coverage without requiring evidence of insurability. All required premium due will need to be remitted for reinstatement consideration.</p> <p><i>Please note:</i> We are not waiving payments, but rather offering an extended time to make the payments required to keep the policy in force. During the extended payment period all normal processing will continue on the policy.</p>
<p>How will policy guarantees and riders be impacted by delayed premium payments?</p>	<p>If a policyholder is impacted by COVID-19 and delays premium payment, we will handle flexible premium policy guarantees and riders as per the below.</p> <ul style="list-style-type: none"> We are not changing any aspects of policy processing while the policy is active. All calculations for guarantees and riders will be in accordance with contract language. The guaranteed coverage end date within the policy is based on timing and amount of payments. While a client may pay less or later than originally planned, such payments could negatively impact the guaranteed coverage end date. Please request an inforce illustration to determine the impact to the guaranteed coverage end date. If the policy lapses, we will reinstate all guaranteed benefit features that client had prior to lapsing, assuming all reinstatement premium is received within the additional 60-day grace period. The reinstated premium will not be backdated, which means premiums due for reinstatement and/or future required premiums may be higher to maintain the desired guaranteed coverage end date in the policy. <p>Clients may call our Customer Care Center at 800-487-1485 to discuss their policy features.</p>
<p>Are there options for policyowners to pay premiums other than by check?</p>	<p>There are several options to make a premium payment other than by check:</p> <ul style="list-style-type: none"> • Electronic Fund Transfer (EFT) – please contact us to set up an EFT payment • Online – through the client's online payment portal in his or her personal bank account • Wire – please contact us to establish a wire transfer • Phone – Payments are accepted over the phone in certain circumstances. For assistance please contact us at 800-487-1485.

<p>What happens if a policy lapses during the COVID-19 impact period?</p>	<p>Lincoln will reach out to all policyholders whose policies go into grace or lapse during the COVID-19 impact period to offer a payment period extension. Servicing agents will be copied on these communications.</p> <p>Clients will need to provide verification and documentation regarding COVID-19 impact.</p> <p><i>Note:</i> If a state regulation requires a different approach we will adhere as appropriate.</p>
<p>What happens if a policy lapses due to outstanding loan capitalization?</p>	<p>We will provide policyowners an additional 60-days past the lapse date for loan repayment and premium payment to be made.</p> <p>Lincoln will require verification and documentation regarding the client's COVID-19 impact.</p> <p><i>Note:</i> Policy loans and loan interest will need to be repaid.</p>

CUSTOMER SERVICE | Policy Disbursements

<p>How do I request a withdrawal or policy change for my client?</p>	<p>You can download a Contract Change Request form (CS07390) or Partial Surrender form (CS06341) from LincolnFinancial.com. The policyowner needs to complete and sign the form and email the attachment to CustServSupportTeam@LFG.com or mail to:</p> <p style="padding-left: 40px;">Lincoln Financial P.O. Box 21008 Greensboro, NC 27420</p> <p>You can also call our Care Center at 800-487-1485 and request a withdrawal or policy change form.</p>
<p>Will Lincoln waive surrender charges on withdrawal, surrender, and 1035 exchange requests? If so, will Lincoln also waive any associated commission chargeback?</p>	<p>All exception requests will be considered on a case-by-case basis and may result in a commission charge back.</p>
<p>Can I have a disbursement request (loan, surrender, withdrawal) expedited?</p>	<p>Please contact us at 800-487-1485 to request an expedited disbursement due to financial hardship related to COVID-19.</p>

CUSTOMER SERVICE | Other Requests

<p>Will Lincoln waive the conservation period on non-VUL outgoing 1035 exchange requests?</p>	<p>We are required to send a notification letter to the policyowner per NAIC requirements. We will wait for 14 days for the policyowner to receive and review the letter before processing the disbursement.</p> <p>The policyowner can request that we proceed before the 14-day expiration by sending a signed letter of instruction to GSOConservation@LFG.com or by calling 800-487-1485, ext. 3096.</p>
<p>Does Lincoln require original 1035 exchange documentation for an outgoing 1035 exchange request?</p>	<p>No. We can process the request with electronic copies of the completed documentation. We have the ability to access originals submitted to Lincoln if necessary.</p>

Can my client get an extension to a term conversion option?

Upon request, Lincoln will review exception requests related to an extension for a term conversion option on a case-by-case basis.

CUSTOMER SERVICE | Claims

Will Lincoln pay the death claim if the cause of death is related to COVID-19?

Lincoln individual annuity and life policies do not contain exclusions related to any specific disease or a pandemic. If a claim is received where a death occurred as a result of COVID-19, it will be paid in accordance with our normal procedures, subject to our standard contestability provisions and claim requirements **and verification of COVID-19 impact**. We remain committed to paying death claims as quickly as possible.

If you need to file a death claim you may do so either online, by clicking [here](#), or can contact us at 800-487-1485.

If my client has a policy with a long-term care rider and is unable to complete the annual recertification due to the doctor's office being closed, what are his or her options?

Please contact your client's dedicated care specialist or our long-term care team at 800-487-1485, x3941, to request an extension to obtain the required documentation. Benefits will continue during this time.

CUSTOMER SERVICE | For policies issued in New York **or New Jersey**

How is Lincoln handling guidance from NY regulators?

We have reviewed recent regulations and will send a letter to all Lincoln servicing agents associated with active policies issued in New York. In this letter we will inform agents of the regulation and their obligation to notify policyholders. We will also provide them a listing of their Lincoln policyholders with policies issued in New York, and a copy of the letter that we plan to send to those policyholders outlining the regulation.

In addition, we will post notification on LincolnFinancial.com regarding the New York regulation.

We expect this action to be complete by the end of April 2020.

How is Lincoln handling guidance from NJ regulators?

We have reviewed recent regulations and will send a letter to all policyowners for active policies issued in the state of New Jersey which outlines the regulation. We will send a copy of the policyowner letter to the servicing agents along with a listing of their Lincoln active policyholders with policies issued in New Jersey.

In addition, we will post notification on LincolnFinancial.com regarding the New Jersey regulation.

We expect this action to be complete by the end of May.

How will Lincoln adhere to the required 90-day grace period and 12-month payment plan for policies issued in the states of NY and NJ?

Upon request, Lincoln will extend the grace period for all policyholders by 60 days, in addition to the contractual 30-day or 60-day grace period that exists on our policies.

We will work with policyholders who request a payment plan on a case-by-case basis. Payments will be applied as of the day received.

We encourage policyholders to contact us at 800-487-1485 to discuss their individual situation.

Do you anticipate any material and imminent product changes due to interest rate/market volatility?

Lincoln is committed to proactively managing our business to ensure we are operating responsibly for the long-term. As we have always done, we continue to monitor the external environment, and if necessary, as part of our disciplined approach to financial and risk management, we will make responsible product adjustments, guided by our long-term objective of honoring commitments to policyholders. By remaining nimble, we are confident in our continued success partnering with you to meet the needs of your clients.

Contact your Lincoln representative with any additional questions.

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.