

# Lincoln TermAccel<sup>®</sup>

## Process overview and client prequalification checklist

### Lincoln TermAccel

- Affordable protection for middle market clients, ages 18–50
- Face amounts from \$100,000 to \$500,000
- 15-, 20- or 30-year terms

## Incredibly low premiums, streamlined underwriting, and more!

With *Lincoln TermAccel* Level Term, your clients have the advantages of a term policy with competitive pricing and an efficient, fully electronic process with streamlined turnaround times. See how easy it is to boost your sales with *Lincoln TermAccel*:

- **Easy and paperless** Tele-App electronic ticket process with automated underwriting
- **Lab-free underwriting** with the opportunity to waive lab work if your client meets certain qualifications
- **Quick approval** process means cases are issued in a fraction of the time—no APS required
- **Guaranteed premiums** that stay the same for the length of the term
- **Flexibility to convert** to a qualifying Lincoln permanent life insurance policy with no new underwriting required\*

## Go from selling to sold in three simple steps

The process is fully electronic—from quote to underwriting and policy issue.

### Step 1: Quote and eSubmission

- Run a quote.
- Complete your eTicket. (The solicitation forms will prepopulate.)
- Your licensing validation and appointment check is automatic.
- Use the convenient e-signature capabilities to eliminate paperwork and ensure in-good-order submissions.
- Submit eTicket to Lincoln.

### Step 2: Underwriting and Tele-App interview

- Lincoln does an automated ID check and review of the MVR, RX and MIB.
- Your dedicated internal team member conducts the client Tele-App interview.
- If the interview qualifies your client for lab-free underwriting, proceed to **Step 3**.
- Lincoln orders vitals and physical measurements (height, weight, blood pressure, fluids).

**No APS is required!**

### Step 3: Electronic policy issue and delivery

- If accepted, Lincoln issues the policy as preferred plus through Table D.
- Lincoln sends you the policy via eDelivery.
- You send the delivery requirements to Lincoln.
- The policy is placed in-force.

**Guaranteed “good order” process—eliminating the paper and administrative hassle—with quick and efficient eSubmission.**

Insurance products issued by:  
The Lincoln National Life Insurance Company

**For agent or broker use only. Not for use with the public.**

\*Convertible prior to the end of the level premium payment period (15, 20 or 30 years) or prior to insured's attained age 70, whichever comes first. Conversions allowed to qualifying Lincoln permanent life policies available at time of conversion.

## Determine if your client is a good candidate for *Lincoln TermAccel*<sup>®</sup>

Underwriting decisions are based on the information your clients provide during their Tele-App interview phone call. Give your clients a copy of our Tele-App worksheet to help ensure their interview goes smoothly.

To qualify, your client must be a U.S. citizen or a green card holder.

**The guidelines listed are not meant to be all-inclusive.** Due to the complexity of individual medical histories, there are conditions, not listed, that could still result in a decline decision. Underwriting makes decisions based on the information provided in the client interview. If you have any questions regarding qualifications based on medical history, contact your Lincoln representative

- Alzheimer's disease, dementia, or taking medication for memory loss
- Amyotrophic lateral sclerosis (ALS), also known as Lou Gehrig's disease
- Aneurysm
- Cancer history within 10 years, excluding basal cell or squamous cell carcinoma of the skin
- Cardiomyopathy
- Carotid artery disease
- Chronic kidney failure
- Cirrhosis of the liver
- Congestive heart failure
- Coronary artery disease
- Diabetes with a diagnosis prior to age 25
- Dialysis treatment
- Down syndrome
- Height and weight: If body mass index (BMI) is less than 16 or greater than/equal to 44.\*
- Hepatitis C
- HIV/AIDS
- Huntington's disease
- Implantable defibrillator
- Muscular dystrophy
- Organ transplant recipient
- Oxygen use for any reason
- Undiagnosed medical condition that's currently being evaluated
- Untreated severe sleep apnea

\* To calculate BMI, visit [www.nhlbi.nih.gov/health/educational/lose\\_wt/BMI/bmicalc.htm](http://www.nhlbi.nih.gov/health/educational/lose_wt/BMI/bmicalc.htm)

Ask your representative how you can make life easier and more affordable for your clients.

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

©2016 Lincoln National Corporation

[LincolnFinancial.com](http://LincolnFinancial.com)

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

Affiliates are separately responsible for their own financial and contractual obligations.

LCN-1456823-033016

POD 5/16 Z04

Order code: TO-PROC-FLI001



You're In Charge<sup>®</sup>

*Lincoln TermAccel*<sup>®</sup> Level Term is issued on policy form TRM5065/ICC15TRM5065 with endorsement END7013, data pages TA5165, and state variations by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer. **The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so.**

**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.

Products, riders and features are subject to state availability. Limitations and exclusions may apply. Not available in New York. Check state availability.

**For agent or broker use only. Not for use with the public.**