



LincXpress[®] Tele-App

Simplifying life for you and your clients

Providing a superior customer experience is important to us, so we've simplified the experience of purchasing Lincoln permanent life insurance and *Lincoln LifeElements[®] Level Term* policies — for all ages and face amounts — with *LincXpress Tele-App*.

LincXpress Tele-App gives you all these benefits for no additional cost

- ✓ **One simple Tele-App process**
Where Lincoln does the administration for you — for faster policy issue
- ✓ **Dedicated, professional Lincoln teams**
To give you and your clients a superior customer experience
- ✓ **Reduced “not in good order” (NIGO) applications**
To accelerate the process and reduce touchpoints with your clients during the pending process
- ✓ **Lab-free underwriting opportunity**
Available to age 60 with face amounts to \$1M, target preferred and preferred plus risks

You can save time and give your clients excellent customer service without having to manage their experience. Here's what it offers:

Tele-App	Lab-free underwriting	eDelivery
<ul style="list-style-type: none"> Dedicated, in-house, Lincoln Tele-App team Available for all permanent life products¹ and <i>Lincoln LifeElements Level Term</i> All ages and face amounts are eligible Less administrative hassles Faster policy issue 	<ul style="list-style-type: none"> Opportunity to waive labs for qualifying clients Face amount: \$1 million or less Insured ages: 18–60 Available for Tele-App paper and electronic ticket submissions Refer to the Lab-Free Presubmission Guidelines for details.² 	<ul style="list-style-type: none"> An optional, quick and secure electronic delivery process with faster turnaround times — available at no cost Same day delivery of issued policies 24/7 access to view policies Expedited compensation payouts Available with full application or Tele-App case submissions for the life product portfolio

¹ Check with broker-dealer for VUL. Not available for internal replacements or exchanges.

² Order code: UW-NOLAB-FL1001.

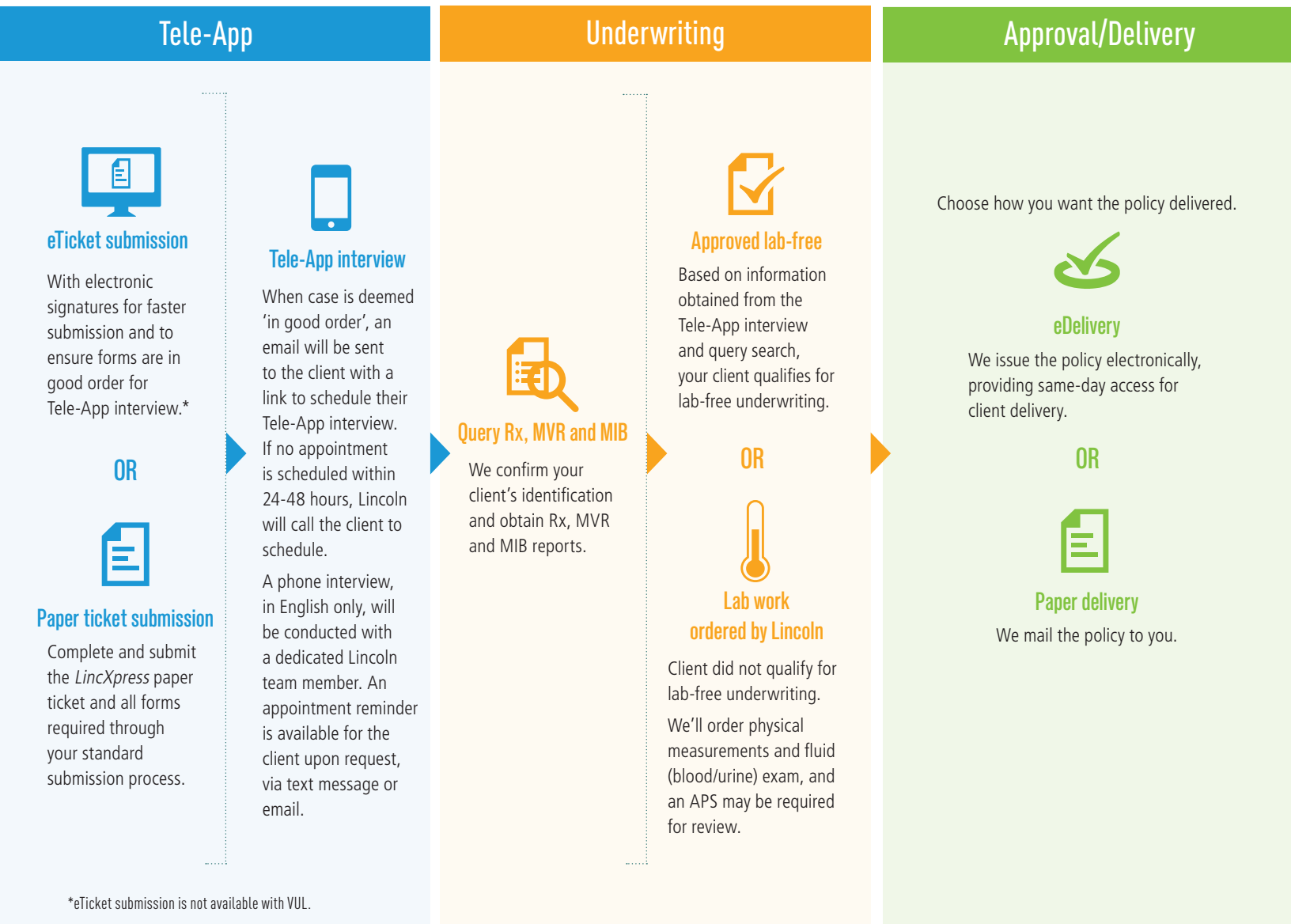
Insurance products issued by:
The Lincoln National Life Insurance Company

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

With *LincXpress*® Tele-App, simply complete a ticket and let us do the rest

You have two options:

- Electronic or paper ticket to sell the Lincoln fixed life insurance portfolio (Lincoln LifeElements Level Term, UL, SUL, IUL, SIUL)
- Paper ticket to sell the Lincoln variable universal life insurance portfolio



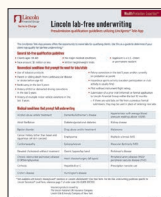
Use these tools and resources during the *LincXpress* Tele-App process



Tele-App interview prep client worksheet

Give your clients this worksheet to help them prepare for the fast and convenient Tele-App phone interview process.

Order code: [UW-TELE-FLI003](#)



Lab-free underwriting prequalification checklist

Use this checklist to determine if your clients may qualify for lab-free underwriting.

Order code: [UW-NOLAB-FLI001](#)
Agent use only.



eDelivery advantages






See all the benefits of electronic policy delivery — including faster turnaround times and compensation payouts.

Order code: [LIF-EDEL-FLI002](#)
Agent use only.






Starting the paper ticket process

To make the *LincXpress*® Tele-App process as easy as possible, use this checklist for all your Lincoln life insurance paper ticket submissions to ensure that all required forms are submitted to Lincoln. The process starts with downloading two sets of forms which are bundled into two distinct packets, based on state and product guidelines:

Step 1: Core Applicant Packet - Leave with Applicant

					
	<input type="checkbox"/> <i>LincXpress</i> Tele-App Interview Prep Guide	<input type="checkbox"/> Important Notice	<input type="checkbox"/> Privacy Practices Notice	<input type="checkbox"/> Life Insurance Buyers Guide	<input type="checkbox"/> Anti-Money Laundering Alert
Form	UW-TELE-FL1007	ICC17LFF11517 or state variation	GB06714	LF06509	GB10877

Step 2: Core Ticket Packet - To be signed and returned PREINTERVIEW for every case

					
	<input type="checkbox"/> <i>LincXpress</i> Tele-App Ticket	<input type="checkbox"/> Authorization for Release of Information (HIPPA)	<input type="checkbox"/> Important Notice: Replacement of Life Insurance or Annuities	<input type="checkbox"/> Receipt of Privacy Practices Notice and Important Notice Acknowledgement	<input type="checkbox"/> Agent's Report
		Signed by: Insured	Signed by: Agent and policyowner	Signed by: Insured	Signed by: Agent
Form	LF11252	LF02896 or state variation	LF10087 or state variation	LF10244	LF10971

Step 3: Depending on your case design, you may need to submit these ADDITIONAL forms PRIOR to policy issue.

	Required prior to policy issue	Replacement and/or 1035 Exchange, if applicable	Other policy specific requirements, if applicable
Term	<input type="checkbox"/> N/A	<input type="checkbox"/> Appropriateness Verification Form (33555) <input type="checkbox"/> State Required Replacement Form	<input type="checkbox"/> ABR: Accelerated Benefits Rider-Disclosure Statement <input type="checkbox"/> Electronic Funds Transfer (EFT) Authorization (CS06711) <input type="checkbox"/> State Specific Disclosures (SITUS)
Fixed UL and IUL	<input type="checkbox"/> Signed & Dated Illustration	<input type="checkbox"/> Appropriateness Verification Form (33555) <input type="checkbox"/> Exchange/Absolute Assignment Form (LF06591) <input type="checkbox"/> State Required Replacement Form	<input type="checkbox"/> Financial Supplement for Business or Personal Insurance <input type="checkbox"/> Form 4506T-EZ
Variable UL	<input type="checkbox"/> Signed & Dated illustration <input type="checkbox"/> Suitability Amendment (BJF-01003 or state variation, except MA) <input type="checkbox"/> MA only: Insurance Suitability Supplement (LFF10687-26) <input type="checkbox"/> VUL Fund Allocations Form <input type="checkbox"/> Customer Identity Verification Form (33009)		<input type="checkbox"/> Other Required Supplements <input type="checkbox"/> For Permanent Policies—Trust owned: Certification of Trustee Powers (AN07086) <input type="checkbox"/> For Permanent Policies—Corporate-owned: copy of Corporate Resolution <input type="checkbox"/> For Permanent Policies—LEABR and LAABR: ABR for Chronic Illness and Terminal Illness Disclosure

Please download and reference the *LincXpress* Tele-App Ticket Submission Checklist (Form LF11276) with your forms packet for additional details.

Find out how LincXpress® Tele-App can enhance your business.
Contact your Lincoln representative today!

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

©2018 Lincoln National Corporation

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-2033315-022018

POD 2/18 Z06

Order code: UW-LX-FLI001



Affiliated companies include broker-dealer/distributor Lincoln Financial Distributors, Inc., Radnor, PA, and insurance issuers The Lincoln National Life Insurance Company, Fort Wayne, IN, and Lincoln Life & Annuity Company of New York, Syracuse, NY.

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