

Lincoln TermAccel[®] Level Term (2019)

Frequently Asked Questions – updated July 2020

| Question | Answer |
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| <i>TermAccel</i> Program | |
| <p>What is <i>Lincoln TermAccel</i>?</p> | <p><i>Lincoln TermAccel</i>[®] offers affordable term protection with competitive premiums and advantages of a fully-electronic, paperless, underwriting process, including:</p> <ul style="list-style-type: none"> • Paperless, electronic ticket process with automated underwriting • Online (eInterview) or Phone (Tele-App) client interview for application completion • Lab-free opportunity for qualifying clients • No APS requirement for all submissions • Dedicated, in-house <i>Lincoln TermAccel</i> Underwriting & New Business team • Electronic policy delivery on all cases • Up-to-date self-service access for pending case status <p>Product Availability:</p> <ul style="list-style-type: none"> • Clients Age 18-60 • Face amounts \$100,000 to \$1,000,000 • 10-, 15-, 20-, 30-year terms • Available rate classes: Preferred Plus Non-Tobacco, Preferred Non-Tobacco, Preferred Tobacco, Standard Non-Tobacco and Standard Tobacco, Tables B-C-D. <p>Note: For the 30-year term duration, the maximum issue age for non-tobacco rate classes is age 55 and the maximum issue age for tobacco rate classes is age 50.</p> |
| <p>What are the advantages of the <i>TermAccel</i> program?</p> | <p><i>TermAccel</i> is an accelerated, balanced and consistent term offering. The advantages include simplicity, an ability to offer a quick and efficient process, as well as providing competitive pricing and features. This streamlined approach can be described as:</p> <ol style="list-style-type: none"> 1. Run the quote; 2. Complete the ticket; 3. Adopt an electronic signature, or opt for voice signature (if available); 4. Electronically deliver the policy. <p>This automated process will provide a consistent and predictable experience with proactive communications to the distributor at multiple stages throughout the process. For details, access the Onboarding Guide: TO-ONB-FLI001</p> |

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| Where is <i>TermAccel</i> currently available? | <i>TermAccel</i> is available in all states except New York. |
| How do I access <i>TermAccel</i> ? | Submissions can be made by running a quote and submitting an Electronic Ticket (eTicket): <ul style="list-style-type: none"> Existing iPipeline customers will have the ticket option available in the electronic process Non-iPipeline subscribers can access the electronic ticket option on the <i>Lincoln TermAccel</i> Level Term product page within Lincoln's producer websites, including Lincoln Solutions Center and LFD.com |
| What browsers are supported for electronic business submissions? | iPipeline continues to support new versions of the most popular web browsers, including: <ul style="list-style-type: none"> Microsoft Internet Explorer (8,9,10,11) Firefox (for Windows) Apple Safari (for Mac and iPad) Google Chrome (for Windows) <p>Regarding Firefox and Chrome Browsers, iPipeline's goal is to support the most current version of a browser as well as its previously released version on a rolling basis.</p> |
| What do I do if I receive a message from my internet browser's pop-up blocker while conducting <i>TermAccel</i> /business? | Click "Always Allow" and this will enable the process to continue. |
| If I have issues with the iGO ticket submission process, who do I contact? | Please contact iPipeline Production Support directly at: Email: support@ipipeline.com Phone: (800) 641-6557, Option 1. Monday -Friday 8:00am- 7:00pm ET |
| Where can I access additional information on <i>TermAccel</i> ? | For complete product and process information, access the Training Library at www.LNLTerm.com . |

TermAccel Product

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| Is term conversion available? | Yes. Guaranteed conversion product option to the full permanent life portfolio in policy years 1-7 and a limited portfolio in years 8+. Conversion is available prior to the end of the level term period or the Insured's attained age 70, whichever is earlier. Please refer to the Lincoln Product Term Conversion Guidelines for details on conversion products. |
| Is <i>TermAccel</i> available to replace existing coverage? | Yes. <i>TermAccel</i> is available for clients replacing existing coverage through Lincoln or any other carrier. If replacement forms are needed, they will automatically generate as part of the electronic ticket process. If the replacement information changes as a result of information disclosed during the client interview, updated replacement forms will be requested (if needed) and must be received by Lincoln prior to issue. |
| Is backdating allowed? | Backdating is allowed, however backdating to save age to qualify for this product is not allowed. |
| Are face amount decreases allowed? | Yes, face amount decreases are allowed after policy year 3, but the face amount cannot be decreased below \$100,000. |
| Can a customer apply for and get coverage for more than the product maximum of \$1,000,000 in multiple policies? | We will allow a lifetime limit of \$1,000,000 of <i>TermAccel</i> coverage per person. |

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| <p>Which payment and payor options are available?</p> | <p>There are multiple payment options available. These include:</p> <ul style="list-style-type: none"> - Monthly and Quarterly payments – Electronic Funds Transfer (EFT) only; - Semiannual and annual payments – Direct bill or EFT. <p>A credit or debit card can be accepted for initial premium payments or to lock in coverage with a Temporary Insurance Agreement (TIA) only.</p> |
| <p>Can payments with the ticket be accepted?</p> | <p>No, premium payments with the ticket will not be accepted. Only payments for Temporary Insurance Agreement (TIA) are taken. Otherwise, if EFT banking information is provided during the ticket process, funds will only be withdrawn after delivery requirements are received.</p> |
| <p>What materials are available to help me determine if my client may qualify for <i>TermAccel</i>?</p> | <p><i>TermAccel</i> Process Overview & Pre-Qualification checklist: TO-PROC-FLI001 <i>TermAccel</i> underwriting guidelines brochure: UW-GUIDE-BRC002 Lab-Free prequalification guide: UW-NOLAB-FLI001</p> <p>For additional <i>TermAccel</i> product information, refer to the client guide: TA-CLT-FLI003.</p> |
| <p>Can I submit a dual submission for <i>TermAccel</i> and other products?</p> | <p>Yes, dual submissions are allowed when the client is planning to place both policies in force.</p> <p>Both should be submitted at the same time and Lincoln will coordinate the underwriting of both products. If labs have not yet been completed but are deemed necessary, Lincoln will order them on the <i>TermAccel</i> case as part of our automated process. Any medical information and labs collected during the <i>TermAccel</i> process can be leveraged for other life product submissions, making it easier for your client.</p> |
| <p>If I have applied for a traditional product such as <i>LifeElements</i> Term, can I switch to <i>TermAccel</i> to get the better rate?</p> | <p>No. <i>TermAccel</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, we will not allow a product switch to <i>TermAccel</i> within 12-months of applying for a traditional life insurance product, including <i>LifeElements</i> Level Term.</p> |
| <p>If I have applied for <i>TermAccel</i> and switch to a traditional product such as <i>LifeElements</i> because I want to pursue possible improvement in the offer with the benefit of full underwriting, can I go back to the <i>TermAccel</i> offer if the <i>LifeElements</i> outcome is not what I was anticipating?</p> | <p>No. Due to the benefit of the <i>TermAccel</i> streamlined process being lost, once you decide to apply for <i>LifeElements</i>, the <i>TermAccel</i> offer will no longer be available.</p> |
| <p>If I have applied for a traditional Lincoln product within the past 12 months and wish to apply for additional coverage with <i>TermAccel</i>, will you accept the labs that were previously done?</p> | <p>If the previous labs were ordered by Lincoln <u>and</u> there is no intention to replace the prior policy, we are willing to use the labs in lieu of new labs for <i>TermAccel</i>. The client will still be required to complete the <i>TermAccel</i> interview.</p> |

If I have an inforce policy with one of Lincoln's fully underwritten products such as *LifeElements* Term, can I do an internal replacement to a *TermAccel* product to get the better rate?

No. *TermAccel* rates are based on a streamlined automated workflow and assume a cost savings benefit associated with that process. By replacing a recently underwritten policy, that benefit is lost. Therefore, we will not allow an internal replacement to *TermAccel* within 12-months of applying for a fully underwritten product.

TermAccel Underwriting & New Business Process

What is the anticipated turnaround time with the *TermAccel* process?

The time between an eTicket submission to Lincoln and placement of the policy inforce averages less than 20 days.

For a given case, the timeline is primarily dependent upon the customer's availability for completing the interview and labs [vitals and physical measurements (height/weight/blood pressure/fluids)], if applicable. Clients who complete these steps in a timely fashion will experience significantly shorter turnaround times.

If I have a question or need assistance with my *TermAccel* case, who do I contact?

A dedicated team of *TermAccel* communication specialists are in place to promptly respond to inquiries on your cases. For more efficient case processing and to help ensure a quicker response time on your case inquiries, please leverage the general contact information below for your case questions:

For Onboarding, Training, Product Questions, Sales Support

Email: TermSales@LFD.com

Toll-Free: (833)-422-5433

For Case Management, New Business Processing & Underwriting

Email: TermAccelUWNB@LFG.com

Toll-Free: (844) 815-6925

For *TermAccel* Tele-App Scheduling and Interviews

Email: TermAccelTeleAppTeam@LFG.com

Toll-Free: (844) 815-7582

For self-service pending status inquiries, you can access up-to-date status from your Lincoln Producer website.

From the Pending Business section of your Lincoln producer website, access the **Pending Details** tab to:

- ✓ **View key dates and action items** at-a-glance from the Case Tracker.
- ✓ **Quickly satisfy** outstanding questions and/or requirements on a case.
- ✓ **Click-to-Chat** in real-time with a New Business Associate to obtain answers on administrative questions for a specific case, without having to pick up the phone or send an email.
- ✓ **Easily download up to 5 issued policies** at one time from the Pending List.

Who will Lincoln send correspondence to regarding my case?

Lincoln will send case status communications to the **Case Contact email address** listed on the ticket submission. Please ensure the correct email address is entered on the ticket.

What communication can I expect from *TermAccel* team?

TermAccel has been built with multiple communication touchpoints to ensure a streamlined process, as well as proactive communication. These touchpoints include agent validation confirmation; status of the ticket; status of the client interview; auto ordering of Vitals and Physical Measurements, exam scheduling, exam completion and case approval or declination. Additionally, status of the case will be available on the Lincoln producer websites within the Pending Tool.

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| <p>How can I check the status of my cases?</p> | <p>You can access <u>up-to-date status</u> on your pending cases from the Lincoln Producer website or through the auto-generated status update emails:</p> <ul style="list-style-type: none"> • From the Pending Business section of Lincoln’s producer website, access the Pending Details tab of your policy to: <ul style="list-style-type: none"> ✓ View key dates and action items at-a-glance from the Case Tracker ✓ Quickly satisfy outstanding questions and/or requirements on a case ✓ Click-to-Chat in real-time with a New Business Associate to obtain answers on administrative questions for a specific case ✓ Easily download up to 5 issued policies at one time from the Pending List • Auto-Generated Email Notifications are sent within 1 hour of a status change on the pending policy |
| <p>What is the process if the agent fails the licensing and appointment validation?</p> | <p>When failing validation, the system will notify Lincoln’s licensing department so that it can be researched. In the meantime, the submission process will continue as normal. The agent can continue to submit the case.</p> <ul style="list-style-type: none"> • For online interview, the client will receive the link to begin the interview once Lincoln receives the submission • For phone interview, the client will be contacted within 24-48 hours after submission to schedule the Tele-App interview. <p>Please note: New solicitation paperwork may be needed, based on state requirements.</p> |
| <p>Will this process work if the owner and insured are different? Are multiple owners allowed?</p> | <p>Yes, the owner and insured can be different.</p> <p>If the insured is the owner, up to three additional owners may be added, for a total of up to 4 policy owners. All owner types are accepted, including individual, trust and corporate owners.</p> <p>Important: after eTicket submission, additional owners cannot be added (as the solicitation becomes void).</p> |
| <p>Why is an electronic signature or voice signature required up front?</p> | <p>By collecting the signature upfront, we ensure the application is collected in good order and avoid any potential delays throughout the process. Initial MIB, Rx and MVR screens will inform our underwriting decision and avoid unnecessary interviews and medical testing for individuals who are not likely to qualify for this product.</p> <p>A face-to-face signature option is also available.</p> |
| <p>How does the client Voice Signature option work?</p> | <p>At the end of the electronic ticket submission process, the agent will choose the signature method for the client to follow – Voice Signature or Electronic Signature. Voice Signature is not available with the Online Interview (eInterview) application completion method.</p> <p>If Voice Signature is selected:</p> <ul style="list-style-type: none"> – The agent will be asked to attest that all information provided is accurate and if yes, <i>the agent’s signature will automatically affix to all pre-sale forms</i> – Once the ticket is submitted, the client will receive an email with a Welcome Packet, Pre-Sale forms for review and a link to schedule their Tele-app interview – At the start of the Tele-app interview, the client must attest to receiving the Welcome Packet and Pre-Sale forms – At the end of the Tele-app interview, the client must verbally consent to following the Voice Signature process – If the client attests and consents – <i>all signatures will automatically be mapped to the Pre-Sale forms</i> |

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| | <p>If the client does not verbally consent to Voice Signature at the end of the Tele-app interview, a DocuSign packet will be emailed to the client to collect eSignatures.</p> <p>Please note: There is no change to the <i>Lincoln TermAccel</i> eDelivery signing process. All parties will continue to electronically sign for the issued contract and all delivery requirements.</p> |
| How will the Agent Signature process work if the client elects Voice Signature? | If the Voice Signature option is elected for the client at the end of the eTicket submission process, the agent signature will be mapped to the pre-sale forms as part of our newly enhanced Agent Attestation. The agent will be asked to attest that all information provided is accurate and if yes, the agents signature will automatically affix to all pre-sale forms. |
| What if my client does not have an email address? | Your client must agree to an electronic process to qualify for this program and an email address is required to continue the application. |
| What is the agent's responsibility? | <p>The agent plays an important role in this simple process, specifically assisting in:</p> <ol style="list-style-type: none"> 1. Pre-qualifying the client 2. Running a quote 3. Completing the eTicket 4. Preparing the client for the interview; share the prep-guide with the client: UW-PREP-FLI001 5. Preparing the client for labs and vitals (if applicable) 6. Delivering the policy |
| Are there situations where we could ever use a paper application? | No, paper applications are not available for submission with <i>TermAccel</i> . |
| Can I work with the same Underwriting and New Business team that I work with for my traditional life insurance cases? | No. <i>TermAccel</i> will be processed by a dedicated team located in Greensboro, NC. The contact information for this team is listed above. |

TermAccel Client Interview Options Online or Phone

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| Why is the client interview required? | <i>TermAccel</i> is designed to be quick and efficient and the answers obtained through the interview will populate the required application package. Completing the interview eliminates delays in the process and reduces the effort required by the agent. |
| Can my client choose which method they prefer? | Yes. Online (eInterview) will be the default interview method; however, the agent can select the phone (Tele-interview) method within the Client Interview Type section in the electronic ticket submission process. |
| Are the questions the same for both methods? | Yes. The interview questions will be the same for both the online and phone method. |
| What can my client expect during the interview? | <p>The client should be prepared to discuss questions including medical history and diagnosis; symptoms and conditions in the last 10 years; doctor visits; hospital and medical facilities visits; employment and income; tobacco and alcohol use; hobbies/avocations; and beneficiaries.</p> <p>Preparation is key to ensuring that the process goes smoothly. Underwriting decisions are based on the information provided during the interview; a Pre-interview Worksheet is provided to help your client prepare: UW-PREP-FLI001.</p> |

How can I see the status of my client's interview?

The status and details of the interview are provided in the Case Tracker within the Policy Details page on your Lincoln producer pending website. Additionally, status and details are provided in the Automated Email Notifications for your policy.

Online Interview (eInterview)

What can my client expect with the online interview?

- After the eTicket is received by Lincoln, a secure link will automatically be emailed to the client to begin their online interview.
- The client must authenticate themselves by providing the last 4-digits of their SSN and consent to the electronic transmission process.
- The online interview experience is a fully electronic experience for the client and is estimated to take approximately 20-30 minutes to complete.
- eSignatures will be captured from the client; the voice signature option is not available.

What are the benefits of the online interview experience?

Faster Turnaround Times

- Client may begin the online interview immediately upon receiving the email from Lincoln

Streamlined User Experience

- Offers a private and convenient interview experience to be completed at the client's leisure
- The platform is available 24 hours per day, 7 days per week
- It is mobile-friendly and can be completed on any device
- An auto-save feature enables clients to stop and come back later to complete the interview, with no loss of previously entered information

How long does my client have to complete the interview, after they receive the link from Lincoln?

The secure online interview link will be active for 10 days. Once the client accesses the link and begins their interview, they will have an additional 10-days to complete the process. An auto-save feature enables clients to stop and come back at a later time to complete the interview, with no loss of previously entered information. If the link expires before the client completes the interview, a new link can be requested by:

- Agent making a request to the *TermAccel* New Business Associate, or
- Client may contact Lincoln at the phone number provided in the online interview email

If my client starts the interview online but prefers to complete the interview over the phone, can they switch?

Yes. The client can switch to a phone interview at any time through the process. Any information already provided in the online interview process will be **saved** and the client will not be asked to provide that information again. To request this switch, one of the following methods can be used:

- Agent makes a request to the New Business Associate
- Client contacts Lincoln at the phone number provided in the online interview email or by using the Help
- Client uses the Chat with Us feature within the online experience

If my client has questions during the online interview, who do they contact?

Support tools are provided for the client throughout the online experience, including:

- Chat with Us – an online chat with a live Tele-App specialist (available Monday-Friday, 8am – 9pm ET),
- Help FAQs, and a
- Medical Terminology Tool

Additionally, the client may contact a Lincoln team member during normal business hours at the phone number provided in the online interview email and in the Help FAQs.

Phone Interview (Tele-App)

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| <p>What can my client expect with the Tele-App interview process?</p> | <p>After the eTicket is received by Lincoln and the case is deemed ‘in good order’, an email will be sent to the client with a link to schedule their Tele-App interview. If no appointment is scheduled within 24-48 hours, Lincoln will call the client to schedule.</p> <p>A phone interview, typically lasting 30-40 minutes, will be conducted by a dedicated Lincoln team member. An appointment reminder is available for the client upon request, via text message or email.</p> |
| <p>Can I schedule the <i>TermAccel</i>/Tele-App interview for my client?</p> | <p>Yes. Agents can schedule the <i>TermAccel</i> interview appointment for their client by visiting: https://lfg.appointment-plus.com/location/8/zipanddate</p> <p>This link can only be used for <i>TermAccel</i>/Tele-App interview appointments.</p> |
| <p>What are the hours for the Tele-App team?</p> | <p>Standard business hours: Monday-Friday, 8am – 8pm ET</p> <p>The team can accommodate up to 9:00pm ET, if needed, upon request.</p> |
| <p>Can the Tele-App interview be conducted in any language(s) other than English?</p> | <p>No, Tele-App interviews are only conducted in English. A translator cannot be used.</p> |

TermAccel Automated Underwriting

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| <p>What is the underwriting process and requirements for <i>TermAccel</i>?</p> | <p>All <i>TermAccel</i> cases will be assess through Lincoln’s automated underwriting process and requirements include the client interview, MVR, MIB and Rx checks.</p> <p>Additionally, if the client does not qualify for the lab-free process, Lincoln will order blood/urine testing and vitals (height, weight, blood pressure, pulse).</p> |
| <p>What is Automated Underwriting?</p> | <p>Automated Underwriting is a seamless underwriting process where cases are processed straight-through and do not require a traditional underwriting review. The Automated Rules Engine follows the same philosophy as traditional underwriting and is aligned with Lincoln’s current underwriting guidelines.</p> |
| <p>What is the lab-free opportunity?</p> | <p>The opportunity to waive labs for qualifying clients is available for all <i>TermAccel</i> applications. As part of the lab-free assessment, Lincoln will leverage data from traditional underwriting sources, information provided during the interview, and other underwriting technology to determine if labs are required. The decision will be made within a few days of interview completion. Participation in the program is automatic; there is no need to opt-in.</p> <p>This program is designed to identify those clients who are the healthiest risks [Preferred Plus, Preferred and most Standard rate classes] and will allow a more streamlined path of underwriting for those individuals.</p> |
| <p>Who will be considered for the lab-free process?</p> | <p><i>Lincoln TermAccel</i> Level Term</p> <ul style="list-style-type: none"> • Insureds age 18-60 • Face amounts of \$100,000 - \$1,000,000 • Consideration for all preferred plus, all preferred and most standard rate classes <p>To help determine client eligibility for the lab-free process, reference the prequalification guide: UW-NOLAB-FLI001.</p> |

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| How will I know if the labs have been waived? | Within a few short days after completion of the interview, the agent will be notified via email advising if labs have been waived or are required for the client. |
| What happens if my client does not qualify for the lab-free process? | If the client does not qualify to have labs waived, Lincoln will notify the agent after the completion of the interview confirming that an abbreviated exam has been ordered for the Insured through APPS. |
| What if my client did not qualify for lab-free but meets the general qualifications of the lab-free process? | There are many situations which will require the need for labs. However, to effectively monitor the quality of the automated rules engine and ensure Lincoln continues to meet expected mortality results for <i>TermAccel</i> , a random selection of cases will automatically have an abbreviated exam ordered for the client. This random selection may include cases which would have otherwise qualified for the lab-free process. The abbreviated exam does not include full underwriting or the review of an APS. |
| If my client does not qualify for the lab-free process, will Lincoln provide the reason? | No. Due to the automated underwriting process and the random selection on some cases, Lincoln is unable to share the specific reason for ordering labs. |
| If my client does not qualify for the lab-free process, who orders the labs? | Lincoln will order labs and vitals, if they are required. A full Paramed exam is not required for <i>Lincoln TermAccel</i>. Lincoln must order the labs and vitals and cannot accept exams completed through other companies. To deliver a streamlined experience, this process has been directly integrated with our partner exam vendor and is not compatible with other company's exams. |
| Who is the exam company? | APPS is the company who collects the exam/labs. The vendor that processes the lab results is CRL Labs. |
| Can we use an exam from another company? | No. For <i>Lincoln TermAccel</i> , Lincoln must order the labs and vitals and cannot accept exams completed through other companies. To deliver a streamlined experience, this process has been directly integrated with our partner exam vendor(s) and is not compatible with other company's exams. |
| Can the client access the labs? | Yes. Clients can securely access lab results, at no cost, through the designated, online, lab service website for Lincoln ordered labs. The online portal provides clients with their results faster and in a consumer-friendly format that provides greater detail and information on each result. The client is provided a card that provides information (Access My Lab Kit insert) on how to access their results from CRL's website. Once the client inputs the ID/4-digit code into the website, the client will then receive a PIN sent to them by text message or voice message, which will give them access to the lab results. |
| Are flat extra ratings allowed? | Yes, up to \$5 extra per thousand. |
| Are APS reports requested on <i>TermAccel</i> cases? | No, we do not utilize APS records in the underwriting of the <i>TermAccel</i> product. |
| Are informals/trials/quick quotes allowed? | No, these will not be allowed. |
| Is the Table Reduction Program (TRP) available on <i>TermAccel</i> /business? | No, the Table Reduction Program is not available. |
| Is <i>TermAccel</i> available for Foreign Nationals or Premium Financing? | No, neither is allowed under this offering. |

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| <p>Will Lincoln allow the same criteria for cigar and pipe smokers on <i>TermAccel</i> as on the rest of the Lincoln portfolio?</p> | <p>Yes, refer to Lincoln’s tobacco/non-tobacco guidelines.</p> |
| <p>Can I speak with an underwriter if I want to negotiate an underwriting offer for <i>TermAccel</i> business?</p> | <p>No. Given the automation and guidelines required to make this product available at an affordable cost to your client, we will not negotiate underwriting decisions. All offers are final.</p> |
| <p>What type of factors may result in my client not being approved for <i>TermAccel</i>?</p> | <p>There could be many factors and some of these may include adverse driving record; use of certain high-risk medications (as determined by Lincoln); any medical condition(s) with adverse risk that exceeds the tolerance for this product.</p> |
| <p>Will Lincoln share the lab results?</p> | <p>Yes, upon request, the Lincoln lab and exam results will be shared with the agency.</p> |
| <p>If my client is not approved for <i>TermAccel</i> can they apply for <i>Life Elements</i> Level Term?</p> | <p>Clients with complex medical histories, who are likely to receive high table ratings, are not ideal candidates for <i>TermAccel</i> and should strongly consider beginning with the <i>LifeElements</i> Level Term product.</p> <p>In rare cases, someone who is declined for <i>TermAccel</i> could be accepted for <i>LifeElements</i> (subject to a minimum face amount requirement of \$250,000), as this product allows for higher table ratings and the collection of additional evidence such as an APS.</p> <p>This can be done via email request from the agent, along with confirmation that the client is aware they may be contacted if any additional information is needed for the new product. Lincoln will be able to process the change request without a new ticket or client interview.</p> |
| <p>If my client is not approved for <i>TermAccel</i>, how will they be notified of other product options?</p> | <p>If the Automated Rules Engine renders a Decline for the <i>TermAccel</i> product for an impairment that we feel could potentially qualify for an offer with full underwriting, the system will generate a decline letter with a messaging indicating that the client may be eligible to pursue a fully underwritten product option with Lincoln.</p> <p>Additionally, an automated email will be sent to the Case Contact with a copy of the decline letter that will be mailed to the client 5 business days later.</p> |
| <p>If my client would like to make a switch from <i>TermAccel</i> to a different product, what is the process?</p> | <p>The agent may request a product switch by either an email or a phone call to the dedicated New Business Associate on the case – no additional forms, signatures or interviews will be required.</p> <p>However, as a best practice, we would encourage the agent to discuss the case with their Underwriter up-front before they start the product switch and full underwriting process. If the case may be rated, a conversation could help determine if the case could be placed before moving forward.</p> |

Electronic Policy Delivery (eDelivery)

How will policies be delivered?

Policies must be delivered electronically, as Lincoln will not generate paper policies for *TermAccel*.

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.

We strongly suggest that you follow the full electronic process to complete policy delivery. If you choose to print the policy yourself, please note you will be required to email or fax the delivery requirement back to Lincoln.

What electronic policy delivery methods are available?

Lincoln offers two fully electronic policy delivery methods, at no cost:

| iPipeline DocFast ePolicy Delivery | Lincoln DocuSign ePolicy Delivery |
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| <p>What you need to know:</p> <ol style="list-style-type: none"> 1. Contact your Lincoln Underwriting & New Business team to get set-up for this method 2. Register for DocFast setup at LincolnFinancial.com/eDelivery 3. Initial set-up may take up to 2 weeks, and an acknowledgement agreement is required 4. iPipeline subscription is not required for Lincoln products 5. Indicate DocFast ePolicy Delivery as the method on the Cover Letter or Email at submission | <p>What you need to know:</p> <ol style="list-style-type: none"> 1. No set-up or registration is required 2. To add an Agency review option, indicate DocuSign Agency Reviewer with the policy submission or contact your Lincoln New Business Associate prior to policy issue 3. Indicate DocuSign ePolicy Delivery as the method on the Cover Letter or Email at submission |

Can I set a default policy delivery method for my business?

To set a default policy delivery method, contact your *TermAccel* Underwriting & New Business team at (844) 815-6925 or TermAccelUWNB@LFG.com

The default delivery method can be set based on the Agency Level (applies to entire downline) or at the individual Agent Level.

IMPORTANT: If the policy delivery default is set, the method chosen will apply to all your life insurance lines of business with Lincoln, including:

- Core Life (*Lincoln LifeElements* Term, UL, IUL, VUL)
- *Lincoln TermAccel*®
- *Lincoln MoneyGuard*®

The ability to set the default policy delivery method by life insurance line of business will be available later in 2020.

Default policy delivery is not available for Guam, Puerto Rico, Northern Mariana Islands or Virgin Islands, at this time.

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| If I have issues or questions about the Lincoln DocuSign process, who do I contact? | Please contact your dedicated <i>TermAccel</i> New Business team at: Email: TermAccelUWNB@LFG.com Toll-Free: (844) 815-6925 |
| If I have issues with the DocFast system, who do I contact? | Please contact iPipeline Production Support directly at: Email: support@ipipeline.com Phone: (800) 641-6557, Option 3. Monday -Friday 8:00am- 7:00pm ET |
| <i>Lincoln TermAccel Compensation</i> | |
| How will I be compensated? | Compensation structure remains the same as <i>Lincoln LifeElements</i> Level Term. |
| Can more than one agent be on the case? | Yes, up to four agents may be on each case. Please be sure to reference the correct agent code and split percentage. |

If you have any additional questions regarding *Lincoln TermAccel*, please contact your Lincoln Term Consultant or the Sales Support Desk at (833) 422-5433.

Lincoln TermAccel® Level Term (2019) is issued on policy form TRM6069 and state variations, with policy specifications pages F6070-10 (10 year); F6070-15 (15 year); F6070-20 (20 year); F6070-30 (30 year), by The Lincoln National Life Insurance Company, Fort Wayne, IN. **The Lincoln National Life Insurance Company is not authorized, nor does it solicit business in the state of New York.** Contractual obligations are subject to the claims-paying ability of The Lincoln National Life Insurance Company. 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. Products and features subject to state availability. Not available in New York.