

LincXpress® Tele-App

Simplifying life for you and your clients

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</i> Level Term • 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-FLI001.

Insurance products issued by:
The Lincoln National Life Insurance Company

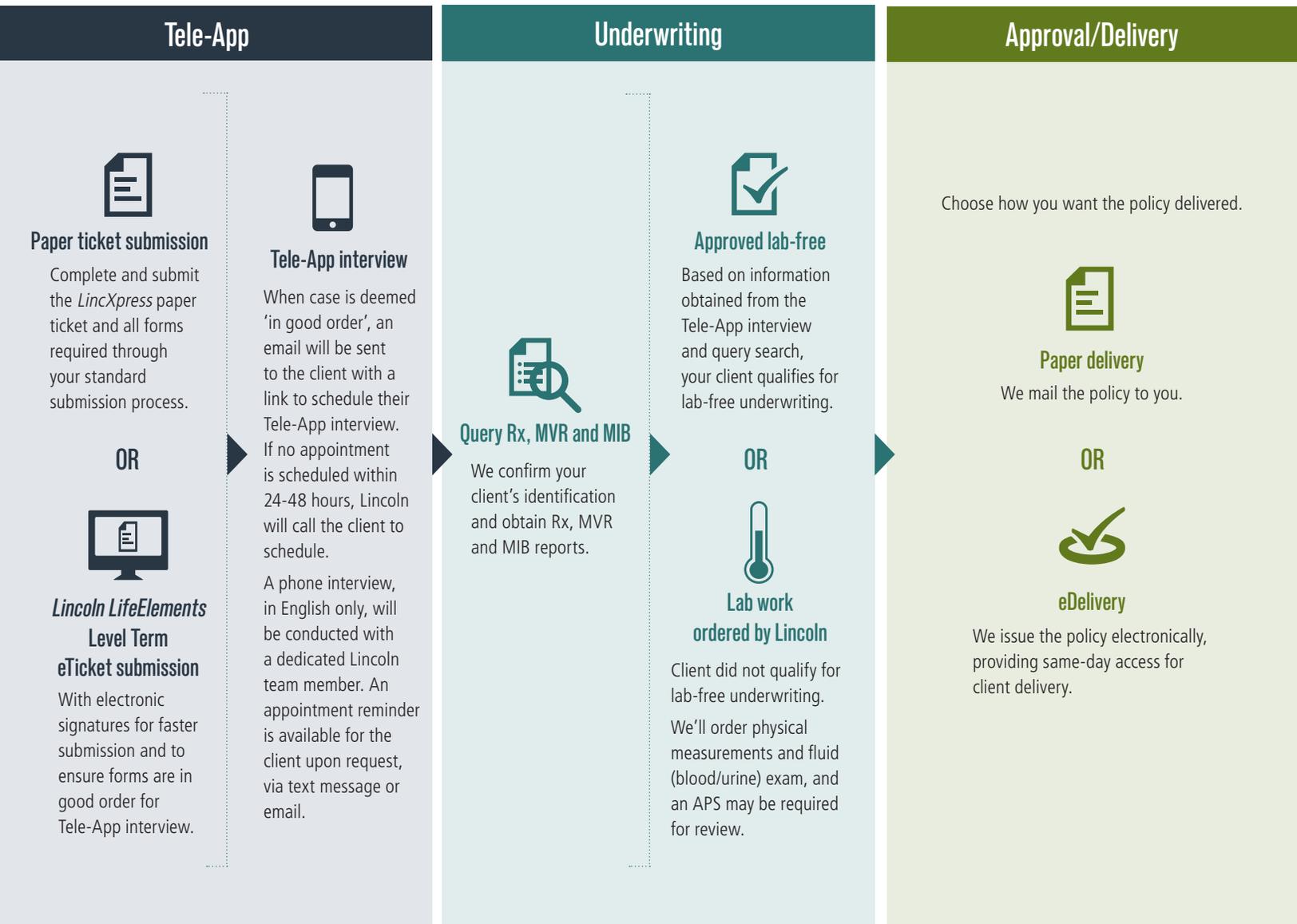
For agent or broker use only. Not for use with the public.

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.

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

You have two options:

- Paper ticket to sell the Lincoln permanent life insurance portfolio
- Electronic or paper ticket to sell *Lincoln LifeElements*® Level Term



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. Follow these steps to ensure that all required forms are submitted to Lincoln in order. The process starts with five core forms that need to be submitted up front through your regular channel to Lincoln's Underwriting and New Business Department.

Step 1: Submit the following five forms 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 Form	<input type="checkbox"/> Agent's Report
Form	LF11252	LF02896 or state variation	LF10087 or state variation	LF10244	LF10971
Signature requirement	N/A	Insured	Agent and policyowner	Insured	Agent

Step 2: Depending on your case design, you may need to submit these ADDITIONAL forms PRIOR to policy issue.

Term	Permanent universal life (UL)	
	Fixed UL	Variable UL
Required prior to policy issue		
	<input type="checkbox"/> Signed & Dated Illustration	<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)
Replacement and/or 1035 Exchange, if applicable		
<input type="checkbox"/> Appropriateness Verification Form (33555) <input type="checkbox"/> State Required Replacement Form	<input type="checkbox"/> Appropriateness Verification Form (33555) <input type="checkbox"/> Exchange/Absolute Assignment Form (LF06591) <input type="checkbox"/> State Required Replacement Form	
Other policy specific requirements, if applicable		
<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: ABR for Chronic Illness and Terminal Illness Disclosure <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) <input type="checkbox"/> Financial Supplement for Business or Personal Insurance <input type="checkbox"/> Form 4506T-EZ <input type="checkbox"/> Other Required Supplements	

Please download the *LincXpress* Tele-App Ticket Submission Checklist (Form LF11276) with your forms packet for additional details, including forms and documents to leave with the client at the point of sale.

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

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POD 11/17 Z04

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.

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LincXpress® Tele-App Program

FREQUENTLY ASKED QUESTIONS

Revised Effective February 11, 2019

Lincoln is committed to delivering a superior customer experience by making it easy for you and your clients to do business. With *LincXpress*® Tele-App, we've enhanced the submission process to offer more options and flexibility for your *Lincoln LifeElements*® Level Term and permanent life insurance cases.

Question	Answer
LincXpress Tele-App Program	
What is <i>LincXpress</i> Tele-App?	<p>The <i>LincXpress</i> Tele-App process is a streamlined, no-cost, ticket process for electronic ticket or paper ticket submissions. Following the Tele-App interview and underwriting of the case, signatures on the application and applicable non-solicitation forms will be obtained upon delivery of the policy.</p> <ul style="list-style-type: none"> • Paper ticket submission: <ul style="list-style-type: none"> ○ <i>Lincoln LifeElements</i> Level Term ○ Permanent Products, including Lincoln UL/SUL, IUL/SIUL, VUL/SVUL • Electronic ticket submission: <ul style="list-style-type: none"> ○ <i>Lincoln LifeElements</i> Level Term ○ Fixed Permanent Products, including Lincoln UL/SUL, IUL/SIUL
What are the advantages of <i>LincXpress</i> Tele-App?	Increased efficiencies with the <i>LincXpress</i> Tele-App process include a streamlined ticket process, less paperwork and reduced NIGO (Not In Good Order) submissions.
Where is <i>LincXpress</i> Tele-App currently available?	<p><i>LincXpress</i> Tele-App is available for all products, all ages and all face amounts in all states, except New York. Subject to product maximum ages and face amounts.</p> <p>Exclusions: <i>Lincoln LifeElements</i> One-Year Term, <i>Lincoln TermAccel</i>®, and <i>Lincoln MoneyGuard</i>®. Internal Exchanges/Replacements, Term Conversions and Reinstatements cannot be processed using <i>LincXpress</i> Tele-App.</p>
Is <i>LincXpress</i> Tele-App the only way to complete and submit an application?	No, <i>LincXpress</i> Tele-App is a ticket submission process offered in addition to our traditional full application submission process. Unlike <i>LincXpress</i> Tele-App, the full application process will not include a Tele-App interview or the opportunity to have labs waived.

Can an informal Application (Trial) be followed by a Formal Application submitted via <i>LincXpress</i> Tele-App?	Yes, Lincoln will allow a <i>LincXpress</i> Tele-App ticket to be submitted for cases that were submitted first as a Trial. No requirements are waived in the process and the case will NOT qualify for the Lab-free process if within 12 months. The Tele-App process cannot be used as a method to complete a trial quote.
What are the required forms for submission prior to interview?	<ul style="list-style-type: none"> • eTicket or Paper Ticket • Authorization for Release of Information (HIPAA) • Receipt of Privacy of Lincoln Financial Group Privacy Practices Notice and Important Notice Acknowledgement Form • Replacement Form – LF10087 or state variation, needed whether replacement or not • Agent’s Report <p><i>*Additional forms may be required depending on the product, contract state, etc. Please review the LincXpress Tele-App checklist to determine if additional forms may be required [Form LF11276].</i></p>
Why are signatures required up front for <i>LincXpress</i> Tele-App?	By collecting the signature up front, Lincoln ensures the solicitation paperwork is collected in good order and required documents have been delivered to the client. It also helps to avoid any potential delays throughout the process.
What is the compensation structure?	There is no change in the compensation structure for cases submitted using <i>LincXpress</i> Tele-App.
How is status information on <i>LincXpress</i> Tele-App submissions communicated?	Status of the case, including interview updates, will be available on our Lincoln Producer Websites. Additionally, the Tele-App Specialist will send emails to confirm: <ul style="list-style-type: none"> • Receipt of ticket • Call attempts made to client • Interview scheduled • Interview completion
Is Temporary Insurance available with <i>LincXpress</i> Tele-App?	Yes, temporary insurance is currently available with <i>LincXpress</i> Tele-App. TIA can be bound via EFT draft, Check or Credit/Debit Card. Premium is drafted at time of eTicket or paper ticket submission. Credit/Debit card is only available on Term products.
Can more than one agent be on the case?	Yes, up to four agents may be on each case.

***LincXpress* Tele-App Paper Ticket Process**

What products are available for paper ticket submission using <i>LincXpress</i> Tele-App?	Products available as a paper ticket option are: <i>Lincoln LifeElements</i> Level Term and <u>all</u> Permanent Products. This excludes <i>Lincoln LifeElements</i> One-Year Term, <i>Lincoln TermAccel</i> ®, and <i>Lincoln MoneyGuard</i> ®.
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<p>What is the process for submitting a paper ticket using <i>LincXpress</i> Tele-App?</p>	<p>A paper ticket and accompanying solicitation forms may be submitted by fax, email, mail or secure file transfer through your regular channel to your dedicated Lincoln Leading Edge Underwriting team. Paper tickets and accompanying solicitation forms can be accessed on the Lincoln Forms Tool or iPipeline Forms Pipe. To generate Tele-App specific forms, simply select the “<i>LincXpress</i>” version of the product that your client is applying for (for example: <i>LifeElements</i> level Term (2017) – <i>LincXpress</i>).</p> <p>The forms will be bundled into two distinct packages:</p> <ol style="list-style-type: none"> 1. Core Applicant Package – Includes all forms and applicable state disclosures to leave with the applicant. 2. Core Ticket Package – Includes the five forms which are required PREINTERVIEW for every case. <p>A checklist has also been created to help identify any additional case specific forms needed prior to interview and prior to policy issue. Any questions, please contact your sales team or Leading-Edge Underwriting Team.</p>
<p>What is the process for submitting a paper ticket for VUL products?</p>	<p><i>LincXpress</i> Tele-App is available for all our variable life products. Please note that additional requirements are necessary and include:</p> <ul style="list-style-type: none"> • VUL/SVUL Allocations Form • Customer Identity Verification Form • Suitability Amendment (BJF-01003 or state variation) in all states except MA • MA – Variable Life Insurance Suitability Supplement (LFF10687-26) <p>Please review the <i>LincXpress</i> Tele-App checklist to determine if additional forms may be required [Form LF11276]. Prior to submission, please confirm with your broker dealer that this process is an approved form of submission and observe any back-office suitability requirements and firm-specific form requirements.</p>

***LincXpress* Tele-App Electronic Ticket (eTicket) Process**

<p>What products are available as an eTicket for <i>LincXpress</i> Tele-App?</p>	<p>All Fixed Permanent Products, including UL, SIUL, IUL, SIUL, and <i>Lincoln LifeElements</i> Level Term are available as an eTicket using <i>LincXpress</i> Tele-App. The Lincoln <i>LifeElements</i> Level Term with <i>Conversion Products Enhancement</i> cannot be submitted electronically and will require a paper ticket to be used with Tele-App.</p>
<p>How is an eTicket submitted using <i>LincXpress</i> Tele-App?</p>	<p>Submissions can be made by running a quote and submitting an eTicket. For permanent products, the agent will be able to upload an illustration within the eTicket platform.</p> <p>Existing iPipeline customers will have this additional ticket option available in the electronic process. Those who are not iPipeline subscribers will also be able to access the electronic ticket option on the applicable Lincoln product pages within their Lincoln producer website.</p>
<p>Will the electronic process work if the owner and insured are different? Are multiple owners allowed?</p>	<p>Yes, the process works if the owner and insured are different. After eTicket submission additional owners cannot be added (as the solicitation becomes void). The electronic process allows for one trust as owner and up to three trustee signatures maximum. Multiple trusts as owners are not allowed.</p>
<p>What if the client does not have an email address? Can the eTicket still be submitted electronically?</p>	<p>Your client needs to agree to an electronic process to qualify for this program. A valid email address is required to complete the eTicket process.</p>

<p>What if the agent fails validation during the licensing and appointment validation check?</p>	<p>When failing validation, the agent can continue to submit the case and the client will be contacted within a few short days after submission to schedule the <i>LincXpress</i> Tele-App interview. Licensing and appointments must be cleared prior to issue.</p> <p>As in all instances:</p> <ul style="list-style-type: none"> • If agent validation is not cleared at the time of solicitation, a new ticket and interview may need to be completed. In pre-appointment states, if agent validation is not cleared at the time of solicitation, a new ticket and interview will need to be completed.
<p>What browsers are supported for electronic ticket submissions?</p>	<p>iPipeline continues to support new versions of the most popular web browsers, including:</p> <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>With regards to the 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>
<p>What happens if a message from the internet browser’s pop-up blocker appears while submitting an electronic ticket?</p>	<p>Click “Always Allow” and this will allow the process to continue.</p>
<p><i>LincXpress</i> Tele-App Interview Process</p>	
<p>Why is the <i>LincXpress</i> Tele-App interview required?</p>	<p><i>LincXpress</i> Tele-App is designed to be quick and efficient and the answers obtained through the Tele-App interview will populate the required application package. Completing the interview eliminates delays in the process and reduces the effort required by the advisor.</p>
<p>Who initiates the <i>LincXpress</i> Tele-App Interview?</p>	<p>When case is deemed ‘in good order’, an email will be sent to your client with a link to schedule their Tele-App interview. If no appointment is scheduled within 24-48 hours, a Lincoln in-house Tele-App Specialist will call the client to schedule.</p> <p>An appointment reminder is available for the client upon request, via text message or email.</p>
<p>What can the client expect during the <i>LincXpress</i> Tele-App interview?</p>	<p>The interview is expected to take between 30-40 minutes. Preparation is key to ensure that the process goes smoothly. To prepare for the interview Lincoln has created a worksheet to assist your client. Some of the items the client should be prepared to discuss include: medical history including diagnosis; symptoms and conditions in the last 10 years; doctor visits; hospital and medical facility visits; employment and income; tobacco and alcohol use; hobbies/avocations; beneficiaries’ social security numbers and existing policy information.</p> <p>For clients age 70 and above, in addition to the Tele-App interview, there will be a separate interview to complete the age and amount required Older Age Personal History Interview (PHI).</p>
<p>What are the hours for the <i>LincXpress</i> Tele-App team?</p>	<p>Standard business hours are 8:00 am to 9:30 pm EST Monday through Thursday and until 8:00 pm on Friday; however, we schedule calls at a time that is convenient for the client, including weekends.</p>

Are there foreign language speaking <i>LincXpress</i> Tele-App Specialists?	No, <i>LincXpress</i> Tele-App Interviews are only conducted in English at this time. A translator cannot be used, and it is important that the client can speak and understand English.
Is an exam required in addition to the <i>LincXpress</i> Tele-App interview?	During the <i>LincXpress</i> Tele-App interview, Lincoln is gathering some information traditionally requested in an exam. The exam includes requesting vitals and physical measurements from the client over the phone. If they do qualify for the Lab-Free process, a traditional full exam is not needed. If they do not, Lincoln will notify the agency and order an abbreviated exam.
Can the producer set up the exam?	No, Lincoln must order the exam. The application and medical supplement are being completed by Lincoln's Tele-App Specialist during the <i>LincXpress</i> Tele-App interview. The lab work including vitals, labs and physical measurements are the only remaining requirements. To deliver a streamlined experience, Lincoln will order the abbreviated exam at the completion of the Tele-Interview.
Can an exam for another company be used?	To deliver a streamlined experience, Lincoln will order the labs and vitals after the Tele-Interview is completed unless acceptable results are already in possession. If lab work was previously completed within the last 12 months for ages up to 69 and in the last 6 months for ages 70+, you may attach the lab slip and/or short form exam with the ticket.
What company is used to collect labs and vitals?	ExamOne is the company who collects the labs and vitals. The vendor that processes the lab results is CRL Labs.
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. Information will be provided to the client directly about viewing their lab results online.
Will Lincoln share the lab results?	Yes, Lincoln will share the labs and exam with the agency in cases where the client is declined or upon request if approved at a rate other than applied.
Who orders the APS?	After the initial review of the <i>LincXpress</i> Tele-App interview is complete, the underwriter will advise whether an APS is needed. If the agency orders the APS today, that process will continue. For <i>LincXpress</i> cases that go through the Automated Underwriting process, there may be instances in which the automated rules engine will refer the case to an underwriter for further review. The underwriter would then advise whether an APS is needed.
Can I submit a dual submission for a <i>LincXpress</i> Tele-App policy and <i>Lincoln TermAccel</i> policy?	Yes, dual submissions are allowed. 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.

Can I use the *LincXpress* Tele-App process for *Lincoln TermAccel* Level Term?

No. *TermAccel* is only available through electronic ticket submission with automated underwriting and requires eDelivery. Paper ticket submissions, traditional underwriting and paper policy delivery is not available for *TermAccel*.

While the ticket and tele-app interview for *LincXpress* Tele-App and *TermAccel* are the same, due to a cost savings benefit associated with the *TermAccel* underwriting process, we will not allow a product switch to *TermAccel* within 12-months of applying for a traditional product such as *LifeElements* Level Term. The information obtained can be leveraged for all life insurance products.

LincXpress Tele-App Underwriting

How are *LincXpress* Tele-App cases underwritten?

There are two underwriting methods, both leveraging Lincoln’s Underwriting Guidelines, for *LincXpress* Tele-App submissions.

The underwriting method will be determined based on the following case criteria:

	Automated Underwriting	Traditional Underwriting	
Product	<i>Lincoln LifeElements</i> Level Term	<i>Lincoln LifeElements</i> Level Term	Permanent Products: UL, IUL, VUL
Age	18-60	60+	All ages*
Face Amount	\$1 million or less	Over \$1 million	All face amounts*

*Subject to product guidelines for age and face amounts.

What is Automated Underwriting?

Automated Underwriting is a seamless underwriting process where cases are processed straight-through and do not require a traditional underwriting review. However, there may be some instances in which the rules engine would pause the automated process and refer the case to an Underwriter for further review.

The Automated Rules Engine follows the same philosophy as traditional underwriting and is aligned with Lincoln’s current underwriting guidelines.

Can I still work with my dedicated underwriter on cases that go through the Automated Underwriting process?

Yes. All *Lincoln LifeElements* Level Term cases ages 18-60 with face amounts of \$1million or less submitted through the Tele-App process will go through Automated Underwriting, however you may contact your dedicated Underwriting team with any questions related to your case.

If during these conversations, additional underwriting-related information is received outside of the automated process, the Underwriter will pause the automation for an assessment to be made as to whether the information has underwriting significance. If yes, the case would then require a manual Underwriting review.

Can I speak with an underwriter if I want to negotiate an underwriting offer for a *Lincoln LifeElements* Term case that went through Automated Underwriting?

Yes, a leading-edge Underwriter will be available to review a medical Underwriting decision on a case-by-case basis.

<p>What situations would cause the Automated Rules Engine to refer the case to an Underwriter for further review?</p>	<p>This list not all inclusive, however some of the commons reasons the Rules Engine would refer a case to an Underwriter for further review include:</p> <ul style="list-style-type: none"> • Medical impairments that the Rules Engine is not able to evaluate • MIB codes of concern • Pharmacy database results which indicate a significant risk • Lab results outside normal range • Underwriting related information provided to Lincoln outside of the automated process
<p>If my case qualifies for Automated Underwriting and my client has previously completed labs with another carrier, can they be submitted to Lincoln for review?</p>	<p>For a <i>LincXpress</i> Tele-App case submission, the Underwriter will have the ability to pause the automation process, so a decision can be made whether to use prior labs.</p> <p>If prior labs will be used, the automated system will not auto-order labs and the case will require a manual Underwriting review of the labs for final approval.</p> <p>[Outside labs cannot be submitted or used for <i>Lincoln TermAccel</i> cases.]</p>
<p>For cases going through Automated Underwriting, can Lincoln provide the reason for the offer received?</p>	<p>Yes. The rules engine will identify the reason for the rating and the Underwriter will have the information regarding our final assessments. This information will be available for discussion upon request.</p>
<p>Can my client opt-out of Automated Underwriting?</p>	<p>No. If the case is eligible for Automated Underwriting, the case will automatically follow that process and be assessed with a decision made by the Automated Rules Engine.</p> <p>The agent can guarantee a full file review of the case by submitting a traditional paper application or an eApp.</p>
<p>What is the Lab-free process?</p>	<p>The opportunity to waive labs is exclusively available for eligible <i>LincXpress</i> Tele-App and Lincoln <i>TermAccel</i> applications. This Lab-free opportunity is available for all products within established guidelines (excluding Lincoln <i>MoneyGuard</i>®/Full list of exclusions below).</p> <p>As part of the Lab-free process, Lincoln will leverage data from traditional underwriting sources and information provided during the Tele-Interview, along with underwriting technology, to determine whether to waive or order labs within a few short days of completion of the Tele-Interview.</p> <p>This program is designed to identify those clients who are the healthiest risks and will allow a more streamlined path of underwriting for those individuals.</p> <p>Program Exclusions:</p> <ul style="list-style-type: none"> • New York applications • Lincoln <i>MoneyGuard</i> product submissions • Traditional Full Paper Application and eApplication submissions • Guaranteed and Simplified Issue • Exchanges and Conversions • Lincoln <i>LifeElements</i>® One-Year Term • Prior submissions, including trial or formal applications, received in the past 12 months*

** Any trial or formal submitted in the last 12 months will be reviewed for use of prior medical information in the underwriting decision. Due to prior information on file, these cases will not be considered for the lab-free rules engine; however, if we have enough evidence in the prior file to issue without additional medical information, we will proceed.*

Which clients can qualify for the lab-free opportunity?	Lincoln LifeElements Term and Permanent Products (<i>LincXpress</i> Tele-App submission ONLY): <ul style="list-style-type: none"> • Insureds age 18-60 • Face amounts of \$1 million or less • Healthiest lives only
How can my client opt-in for lab-free consideration?	All cases submitted as an electronic or paper ticket with <i>LincXpress</i> Tele-App will go through the lab-free assessment process automatically and will have the opportunity for labs to be waived.
What tools are available to find out if my client qualifies for the lab-free process?	A published lab-free prequalification checklist is available. [Order code: UW-NOLAB-FLI001]
Will I be notified if labs are needed?	Within a few short days after completion of the Tele-App Interview, the agent will be notified via email advising that the labs have been waived.
What happens if my client does not qualify for the lab-free process?	If the client does not qualify for the lab-free opportunity, Lincoln will notify the agent after the completion of the Tele-App Interview confirming that the abbreviated exam has been ordered for the Insured through ExamOne.
Is the Lab-free process available for SUL products?	Yes, total face amount per policy is \$1M and both clients must qualify for the program.
What should I inform my client about the underwriting process?	Lincoln will review the information obtained through the Tele-App Interview. If additional information is needed to reach an underwriting decision, your client will be contacted by ExamOne within a few short days to schedule a brief exam including a check of their vitals (pulse, blood pressure) as well as blood and urine samples. If no additional information is needed, the application will follow the normal approval and issue process.

Electronic Policy Delivery (eDelivery)

Is eDelivery mandatory for <i>LincXpress</i> Tele-App cases?	No. eDelivery is an optional – same day – policy delivery method that is available to you and your client at no cost.
Why should my client consider eDelivery?	eDelivery is a quick and secure electronic delivery process that offers faster turnaround times. Clients will receive same day delivery of issued policies and quicker revisions, if needed. Other advantages include: <ul style="list-style-type: none"> • Available at no cost • 24/7 access to view policies • Expedited compensation payouts • eSignature capability eliminates postage and paperwork

How do I sign up for eDelivery?

There are two methods available for eDelivery of *LincXpress* Tele-App cases:

Lincoln advisor portal method	iPipeline and DocFast® method
<ol style="list-style-type: none">1. Sign up on your Lincoln advisor website. *2. Elect eDelivery option on case-by-case basis. Default is not available.3. Agency/agent logs in to pending website to print PDF.4. Wet-signed documents are sent back to Lincoln through normal paper transmission for placement review. <p>*Advisor access through LFD.com or the Lincoln Solutions Center (varies by distribution channel). This method is not available for delivery of <i>Lincoln TermAccel</i>® policies. <i>Lincoln TermAccel</i> must be eDelivered via the DocFast method.</p>	<ol style="list-style-type: none">1. Register for DocFast setup at LincolnFinancial.com/eDelivery.2. Complete contact information and user registration.3. Sign up for a training session at LincolnFinancial.com/eDeliveryTraining.4. For training resources, including instructional videos and cheat sheets, visit LincolnFinancial.com/eDeliveryResources.

For more information on eDelivery, view the overview flier. [Order code: [LIF-eDEL-FLI002](#)]

Who do I contact if I have issues with eDelivery?

Please contact your Lincoln sales representative or New Business team with any questions.

If I am an iPipeline subscriber and have questions or issues with the DocFast system, who do I contact?

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

If you have any additional questions regarding the *LincXpress*® Tele-App process, please contact your dedicated Lincoln Underwriting Team.

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