



# LincXpress<sup>®</sup> Tele-App

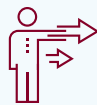
## Simplifying life for your clients and you

### Simply complete a ticket. We'll do the rest — at no cost to you.

*LincXpress* can give a boost to your business by providing a convenient way for your customers to get the life insurance policy they need — in a fraction of the time.

Designed to simplify the entire process for customers looking for Lincoln permanent life insurance and *Lincoln LifeElements*<sup>®</sup> Level Term policies, *LincXpress* covers all ages and face amounts.\* It's easier for your clients — and there are fewer administrative hassles for you.

### *LincXpress* Tele-App — available for all ages and all face amounts



#### Simple process with reduced NIGOs

Where Lincoln does the administration for you — to ensure faster policy issue and reduce touchpoints with your clients during the pending process



#### A dedicated, professional in-house Lincoln Tele-App team

To give you and your clients a superior customer experience



#### Automated underwriting

A seamless, straight-through, underwriting process not requiring a traditional underwriting review. Available for single-life UL, IUL, VUL and *Lincoln LifeElements*<sup>®</sup> Level Term policies, coverage amounts of \$1 million or less, ages 18–60



#### Lab-free consideration

Opportunity to waive lab work for qualifying clients. Available to age 60 with face amounts of \$1 million or less, for healthiest lives only



#### eDelivery

For faster turnarounds, same-day delivery of issued policies and expedited compensation payouts — at no cost

\*Not available in the state of New York or with Lincoln *MoneyGuard*<sup>®</sup> solutions. Check with broker-dealer for VUL. Not available for internal replacements or exchanges.

Insurance products issued by:  
The Lincoln National Life Insurance Company

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

**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 (VUL) portfolio



**eTicket submission**

Simply complete an online ticket for faster submission and to ensure forms are in good order for your customers' Tele-App interview.\*



**Tele-App interview**

When a case is deemed "in good order," Lincoln will contact your client to schedule a phone interview within 48 hours. A dedicated Lincoln team member will conduct the interview in English.

OR



**Paper ticket submission**

Complete and submit the LincXpress® paper ticket for all forms required through your standard submission process.\*

\*eTicket submission is not available with VUL.



**Query Rx, MVR and MIB**

Lincoln will confirm your client's identification and obtain Rx, MVR and MIB reports.



**Automated underwriting**

**Product:** Single-life UL, IUL, VUL and Lincoln LifeElements® Level Term  
**Coverage amounts:** \$1 million or less  
**Ages:** 18-60

OR



**Traditional underwriting**

**Product:** Single-life UL, IUL, VUL and Lincoln LifeElements® Level Term  
**Coverage amounts:** Over \$1 million  
**Ages:** 61+  
**Products:** Lincoln SUL, SIUL, SVUL  
**Coverage amounts:** All  
**Ages:** All



**Lab-free consideration**

Based on information obtained from the Tele-App interview and query search, your client may qualify for lab-free underwriting. If not, Lincoln will order lab work (physical measurements and fluid (blood/urine) exam).



**eDelivery**

If you select secure eDelivery, we will issue you the policy electronically, providing same-day access for client delivery. Some of the advantages of eDelivery include 24/7 access to view policies and expedited compensation payouts.

OR



**Paper delivery**

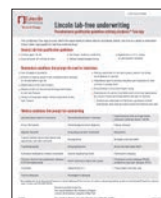
If you prefer, we will mail the policy directly to you.



**Tele-App interview prep client worksheet**

Give your clients this worksheet to help them prepare for an even faster Tele-App phone interview process.

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



**Lab-free prequalification checklist**

Use this checklist with your clients to determine if they may qualify for lab-free consideration.

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.

## For agents using the paper ticket process

To make the *LincXpress*® Tele-App process as easy as possible, use this checklist for your Lincoln life insurance paper ticket submissions to ensure that all required forms are submitted to Lincoln.

Start by 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



*LincXpress*® Tele-App Interview Prep Guide (Form UW-TELE-FLI003)



Important Notice (Form ICC17LFF11517 or state variation)



Privacy Practices Notice (Form GB06714)



Life Insurance Buyer's Guide (Form LF06509)



Anti-Money Laundering Alert (Form GB10877)

### Step 2: Core Ticket Packet — to be signed and returned PRE-INTERVIEW for every case



*LincXpress*® Tele-App Ticket (Form LF11252)



Authorization for Release of Information (HIPAA) Signed by: Insured (Form LF02896 or state variation)



Important Notice: Replacement of Life Insurance or Annuities Signed by: Agent and policyowner (Form LF10087 or state variation)



Receipt of Privacy Practices Notice and Important Notice Acknowledgement Signed by: Insured (Form LF10244)



Agent's Report Signed by: Agent (Form LF11724)

### 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
Term	<input type="checkbox"/> N/A	<input type="checkbox"/> Appropriateness Verification Form (33555) <input type="checkbox"/> State Required Replacement Form
Fixed UL and IUL	<input type="checkbox"/> Signed and Dated Illustration	<input type="checkbox"/> Appropriateness Verification Form (33555) <input type="checkbox"/> Exchange/Absolute Assignment Form (LF06591) <input type="checkbox"/> LTC Replacement Form (LTC06291) <input type="checkbox"/> State Required Replacement Form
Variable UL	<input type="checkbox"/> Signed and Dated illustration <input type="checkbox"/> Suitability Amendment (BJF-010 03 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)	

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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LCN-2446098-030419

POD 4/19 Z10

Order code: UW-LX-FLI001

#### Other policy-specific requirements, if applicable

- ABR: Accelerated Benefits Rider-Disclosure Statement
- Electronic Funds Transfer (EFT) Authorization (CS06711)
- State-specific Disclosures (SITUS)
- Financial Supplement for Business or Personal Insurance Form 4506T-EZ
- Other Required Supplements
- For Permanent Policies — Trust owned: Certification of Trustee Powers (AN07086)

- For Permanent Policies — Corporate-owned: copy of Corporate Resolution
- For Permanent Policies — LEABR and LAABR: ABR for Chronic Illness and Terminal Illness Disclosure
- For Permanent Policies — Refer to *Lincoln Care Coverage*™ Accelerated Benefits Rider Checklist (LTC11786)

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



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