

Lincoln TermAccel[®] Level Term

Frequently Asked Questions

Question	Answer
Program:	
What is TermAccel?	TermAccel is Lincoln's new Term Product which offers competitive coverage for the lower face amounts (\$100-\$500k), durations of 15, 20, 30 years and lower age categories (18-50). This is a fully underwritten and automated offering, requiring a streamlined paperless online eTicket and electronic policy delivery process. Application fulfillment will be handled in house with a dedicated TeleApp team designed to handle this line of business.
What are the advantages of this program?	<p>This is an Accelerated, Balanced and Consistent offering. The advantages of this program 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; 4. Deliver electronic policy. <p>Additionally this automated process will provide a consistent and predictable experience with proactive communications to the distributor at multiple stages throughout the process.</p>
Where is TermAccel currently available?	TermAccel is available in all states except NY.
How do I access TermAccel?	<p>Submissions can be made by running a quote and submitting an eTicket.</p> <ul style="list-style-type: none"> • Existing iPipeline customers will have this additional ticket option available in the electronic process. (Remember to make sure Lincoln TermAccel is viewable in iService) • Those who are not iPipeline subscribers will also be able to access the new electronic ticket option on the <i>Lincoln TermAccel</i> Level Term product page within Lincoln Solutions Center and LFD.com

Question	Answer
Program (continued):	
What browsers are supported for electronic business submissions?	<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>
What do I do if I receive a message from my internet browser’s pop-up blocker while conducting TermAccel business?	Click “Always Allow” and this will allow the process to continue.
Product:	
Is term conversion available?	Yes. Conversion may be to a permanent life plan made available by Lincoln for the purposes of conversion from this term life insurance plan at the time of conversion. 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 TermAccel available to replace existing coverage?	Yes. TermAccel is available for clients replacing existing coverage through Lincoln or any other carrier.
Is backdating allowed?	Backdating is allowed, however backdating to save age in order to qualify for this program is not allowed.
Are face amount decreases allowed?	Yes, face amount decreases are allowed at the end of 3 rd policy year but the face amount cannot be decreased below \$100k.
Can a customer apply for and get coverage for more than the product maximum of \$500,000 in multiple policies?	We will allow a maximum of \$500,000 per 12 month period, with a lifetime limit of \$1 million of TermAccel coverage per person.

Question	Answer
Process:	
What is the anticipated turnaround time with this new process?	We expect the time between a ticket submission to Lincoln and placement of the policy inforce to average less than 20 days. For a given case, the timeline is primarily dependent upon the customer's availability for completing our Tele-App Interview and the 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.
What is the process if the agent fails the licensing and appointment validation?	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 and the client will be contacted within 24-48 hours after submission to schedule the Tele-App interview.
Will this process work if the owner and insured are different? Are multiple owners allowed?	Yes, the process works if the owner and insured are different. After ticket submission additional owners cannot be added (as the solicitation becomes void). TermAccel allows one trust as owner and up to three trustee signatures maximum. Multiple trusts as owners are not allowed.
Why is an electronic signature required up front?	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. Traditional e-signature and face-to-face options are available.
What if my client does not have an email address?	Your client needs to agree to an electronic process in order to qualify for this program. An email 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 ticket; 4. Preparing the client for the Tele App Interview; 5. Preparing the client for the Exam; 6. Delivering the policy.

Question	Answer
Process (continued):	
Are there situations where we would ever use paper applications?	No, paper applications will not be able to be submitted through this process.
How will policies be delivered?	Policies will be delivered electronically, via DocFast as Lincoln will not be generating paper policies. We strongly suggest that you follow the electronic path. If you choose to print the policy please note you will need to email or fax the delivery requirement back to Lincoln.
What if I am not registered to receive electronic policies?	If you are not registered to receive electronic policies, you will need to contact the TermAccel team to register. Registration is at no cost.
Need Help / Contact Us	<p>There are multiple ways to contact the team:</p> <ul style="list-style-type: none"> • termacceluwnb@lfg.com • New Business Associate Queue Number: 844 – 815 – 6925 • Fax Number: 336 – 335 – 2132
How and when will I receive status information on a TermAccel case?	TermAccel has been built with multiple communication touch points to ensure a streamlined process as well as proactive communication. These touch points include: agent validation confirmation; status of the ticket; status of the tele app 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 LFD – LFN – LFA.com.
Why is the Tele-App interview required?	TermAccel 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 advisor.
What can the client expect during the Tele-App interview?	The interview is expected to take between 20-30 minutes. Preparation is key to ensuring that the process goes smoothly. To prepare for the interview we have 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 facilities visits; employment and income; tobacco and alcohol use; hobbies/avocations; and beneficiaries.

Question	Answer
Process (continued):	
Do I need to initiate the Tele-App Interview?	No, you will not need to initiate the interview. Lincoln’s in-house team of TeleApp associates will contact your client directly upon receipt of the ticket and preliminary review. Initial contact will typically occur within 1-2 business days.
What are the hours for the Tele-App team?	Standard business hours are 8:00am to 8:00 pm EST but the team can accommodate up to 9:00 pm EST if needed.
Are there Spanish speaking Tele-App associates?	No, Tele-App Interviews are only conducted in English at this time. A translator cannot be used.
What is the Lab-Free Underwriting opportunity?	<p>The opportunity to qualify for Lab-free Underwriting is available for all Lincoln TermAccel applications. As part of the Lab-free Underwriting 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. 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, and will allow a more streamlined path of underwriting for those individuals.</p>
Who will be considered for Lab Free Underwriting?	<p><i>Lincoln TermAccel</i>® Level Term</p> <ul style="list-style-type: none"> • Insureds age 18-50 • Face amounts of \$100k - \$500k • Healthiest lives that would likely qualify for Preferred Plus class <ul style="list-style-type: none"> • There are situations which will require the need for labs. Consult the underwriting checklist found in the TermAccel Underwriting Guidelines for more details. • If the client has applied with another company within the past 12 months, they will still be eligible for consideration in the lab-free underwriting program.
How will I know if the labs have been waived?	Within a few short days after completion of the Tele-Interview, the agent will be notified via email advising that the labs have been waived.

Question	Answer
Process (continued):	
What happens if my client does not qualify for lab-free underwriting?	If the client does not qualify for lab-free underwriting, Lincoln will notify the agent after the completion of the Tele-Interview confirming that the abbreviated exam has been ordered for the Insured through ExamOne.
Who handles the exam? Can I use my current exam company and set it up myself?	If an exam is required, Lincoln will order both the Vitals and Physical Measurements. You will not be able to use your current exam company or set up exams. 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.
Who is the exam company?	ExamOne 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?	In order 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. 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.
If my client is not approved, will you share the exam?	Yes, we can share our Part II of the application if your client is declined or approved at a rate other than applied.
Can I submit a dual submission for TermAccel and other products?	Yes, dual submissions are allowed. It is highly recommended that you submit the TermAccel application first, as the medical information and labs collected during the TermAccel process can be leveraged for other life product submissions, making it easier on your client. Because of the automated nature of TermAccel, the process cannot use information from other product submissions.

Question	Answer
Process (continued):	
If I have applied for a traditional product such as Life Elements, can I switch to TermAccel to get the better rate?	TermAccel 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 within 12 months of applying for a traditional product.
If I have applied for a traditional Lincoln product within the past 12 months and wish to apply for additional coverage with TermAccel, will you accept the labs that were previously done?	If the previous labs were done 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 TermAccel. The client will still need to complete the tele-app interview.
Which payment and payor options are available?	There are multiple payment options available. These include: - Monthly and Quarterly payments – Electronic Funds Transfer (EFT) only; - Semiannual and annual payments - Direct bill or EFT.
Can payments with the ticket be accepted?	No, 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.
Underwriting:	
Which clients qualify?	TermAccel is available for ages 18-50 with a face amount ranging from \$100 - \$500k. The product is available in durations of 15, 20 and 30 years. The rate classes available are Preferred Plus Non Tobacco/Preferred Non Tobacco/Preferred Tobacco/ Standard Non Tobacco and Standard Tobacco/ Tables B-C-D.
Are flat extra ratings allowed?	Yes, up to \$5 extra per thousand.
Will the same Underwriting and New Business team process TermAccel?	No. TermAccel will be processed by one dedicated team located in Greensboro, NC.
What materials are available to pre-qualify the clients?	A Pre-Qualification checklist and underwriting brochure are available to determine which client best qualifies for TermAccel.
What are the UW requirements for TermAccel?	The Underwriting requirements include a Tele-App interview, MVR, MIB and Rx checks. Additionally, if the client does not qualify for lab-free, there will be blood and urine testing; height, weight, blood pressure and pulse.

Do you require an APS?	No, an APS is not required.
What type of factors may result in my client not being approved for TermAccel?	There could be a number of 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.
Are informals/trials/quick quotes allowed?	No, these will not be allowed.
Question	Answer
<i>Underwriting (continued):</i>	
If my client is not approved for TermAccel can they apply for <i>Life Elements</i> ® Level Term?	In rare cases someone who is declined for the TermAccel product could be accepted for <i>LifeElements</i> as this product allows for higher table ratings and the collection of additional evidence such as an APS. Your client may apply for a <i>LifeElements</i> policy if they are declined for TermAccel. (<i>LifeElements</i> is still subject to minimum face amount requirements of \$250k). They will need to complete a full application for consideration. Clients with complex medical histories who are likely to receive high table ratings are not ideal candidates for the TermAccel process and should strongly consider beginning with the <i>LifeElements</i> product.
Is the Table Reduction Program (TRP) available on TermAccel business?	No, the Table Reduction Program is not available.
Is TermAccel available for Foreign Nationals or Premium Financing?	No, neither is allowed under this offering.
Will Lincoln allow the same criteria for cigar and pipe smokers on TermAccel as on the rest of the Lincoln portfolio?	Yes, refer to Standard Tobacco/Non Tobacco Guidelines.
Can I speak with an underwriter if I want to negotiate an underwriting offer for TermAccel business?	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. Our offers are final.
<i>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.

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