

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

<sup>1</sup> Check with broker-dealer for VUL. Not available for internal replacements or exchanges.

<sup>2</sup> Order code: UW-NOLAB-FLI001.

Insurance products issued by:  
The Lincoln National Life Insurance Company

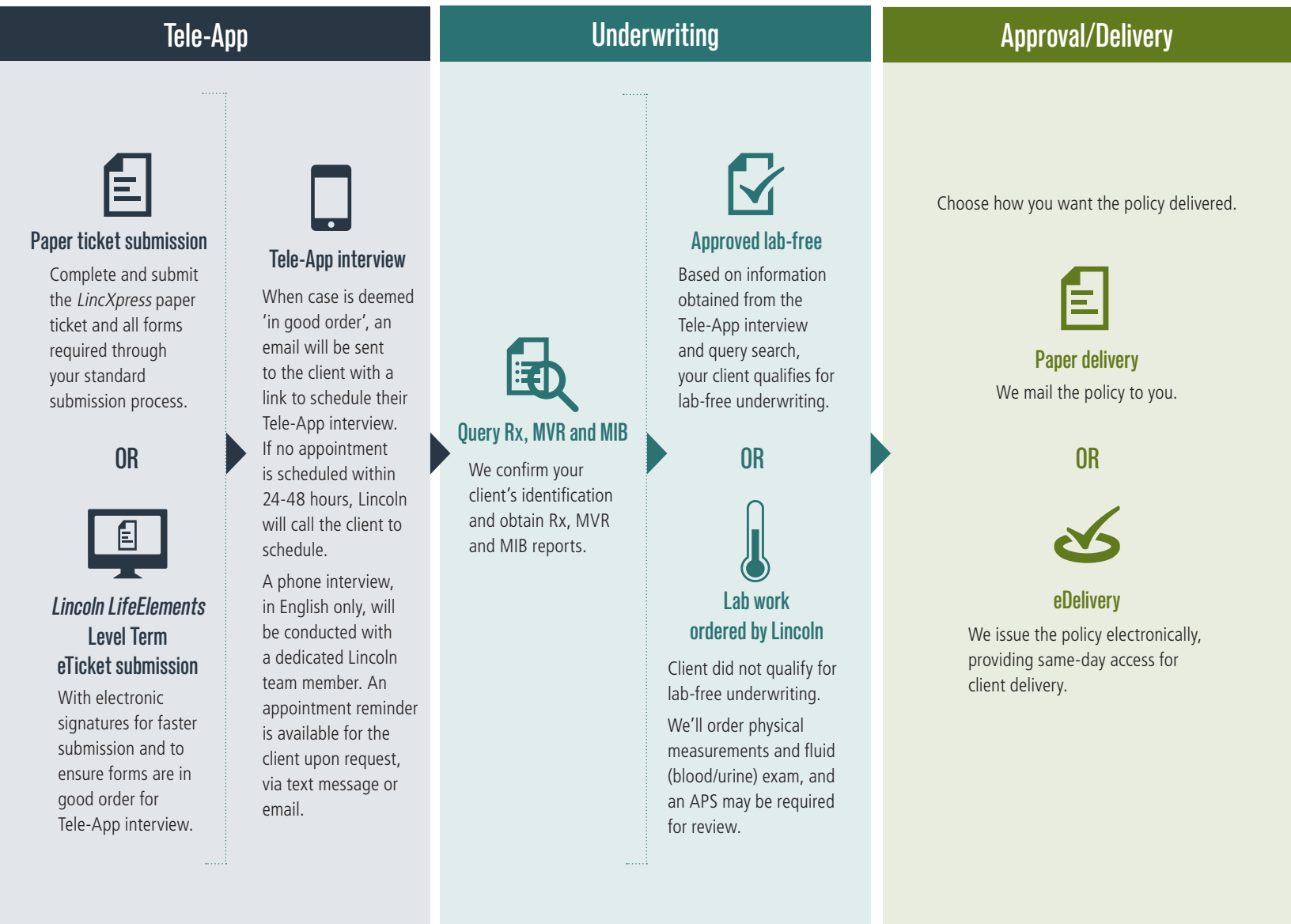
**For agent or broker use only. Not for use with the public.**

Providing a superior customer experience is important to us, so we've simplified the experience of purchasing Lincoln permanent life insurance and *Lincoln LifeElements*<sup>®</sup> 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



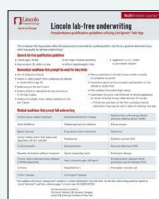
## Use these tools and resources during the *LincXpress* Tele-App process



### 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
<b>Form</b>	LF11252	LF02896 or state variation	LF10087 or state variation	LF10244	LF10971
<b>Signature requirement</b>	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*<sup>®</sup> 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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