

LincXpress Automated Underwriting

Expansion of Automated Underwriting to streamline the Tele-App process

AGENT OVERVIEW

As a leader in the market, Lincoln Underwriting & New Business is committed to providing an excellent experience for our agents and customers. To further streamline the underwriting process, beginning February 11, 2019, we will be expanding our existing automated underwriting capabilities to *LincXpress* Tele-App submissions.

What we are doing

Automated Underwriting is a seamless underwriting process where cases are processed straight-through and do not require a traditional underwriting review. Lincoln's existing automated underwriting capabilities will be expanded to *LincXpress* Tele-App submissions in two phases:

- ♦ **February 11, 2019** | *Lincoln LifeElements* Level Term
- ♦ **Early Q2 2019** | All single-life UL, IUL and VUL products

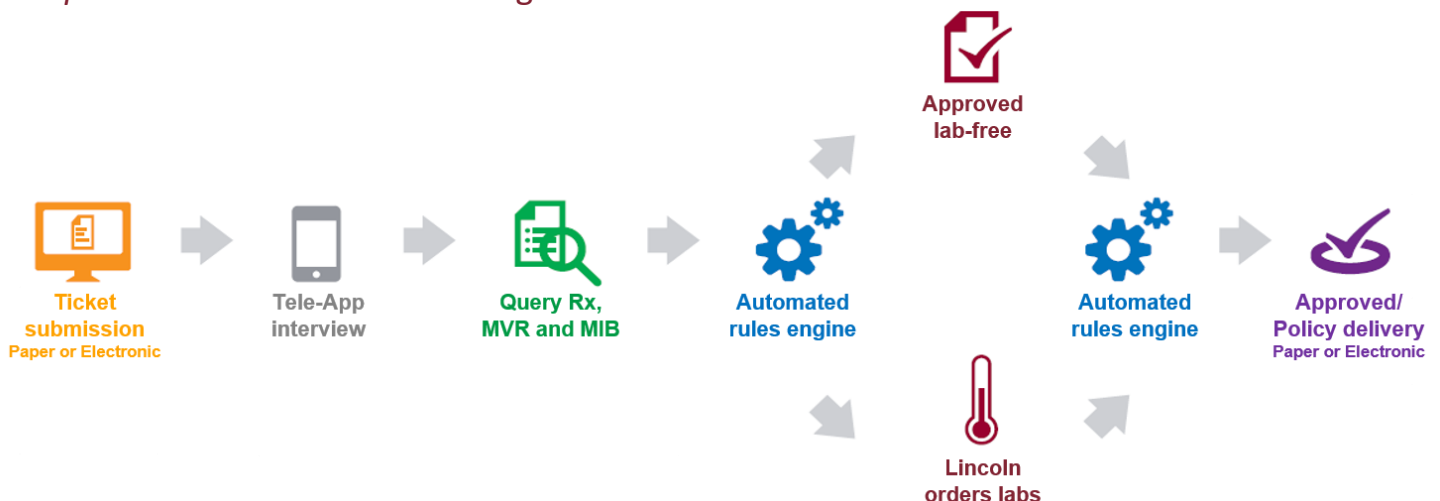
Key benefits

- ♦ Streamlined and consistent underwriting experience
- ♦ Faster turnaround times within the underwriting and new business process
- ♦ Enables your dedicated Lincoln Underwriting team to focus on more complex cases

What you need to know

- ♦ Cases meeting the following criteria will go through the streamlined automated underwriting process:
 - *LincXpress* Tele-App paper ticket or eTicket submissions
 - Ages 18-60
 - Face amounts \$1 million or less
- ♦ Lab-Free underwriting opportunity will be available – the automated rules engine will waive lab work for qualifying clients
- ♦ Some cases that are submitted through this process may require further review by an underwriter
- ♦ Exclusions: Not available in New York, with Survivorship life insurance products or for Lincoln *MoneyGuard* cases

LincXpress Automated Underwriting Process Overview



NOTE: eTicket submission is not available for VUL products. There will be no changes to the existing *Lincoln TermAccel* fully electronic process; paper ticket submission and paper policy delivery is not available for *Lincoln TermAccel*.

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