

LIFE SOLUTIONS

The Lincoln Leader

JANUARY 29, 2024
VOLUME 22, ISSUE 3

Coming: MoneyGuard® Policy Dating and Premium Effective Date Rules

Effective February 12, 2024

Lincoln is updating our *MoneyGuard* Policy Dating Rules to add consistency across our life insurance product portfolio, help simplify how policy issue age is handled, and better align ourselves with the competitive marketplace.

Effective February 12, we will no longer offer backdating 1 month from the signature date of the Part I to save age. With the new rules:

- The insured's insurance age is the insured's actual age on the date when the application is signed.
- The insurance age could increase if the insured has a birthday between the time of application and policy placement. Lincoln will save age for up to one month during the new business and underwriting process.
- In order to save age, the policy must be placed and/or the 1035 replacement initiated, within 1 month of the insured's birthday. Otherwise, a revised illustration reflecting the older age is required and if applicable, New Business will reissue a new policy. At placement, the policy date and the effective date of the money will be the current date Lincoln New Business confirmed all requirements, including premium, are in good order.

Beginning February 12, *Lincoln DesignIt*SM will follow the [new MoneyGuard Policy Dating Rules](#). The *MoneyGuard* Cover letter and all firm-variations will be updated in February to reflect the new policy dating rules along with a few unrelated enhancements to support the application experience.

For applications to qualify for the current *MoneyGuard* Policy Dating Rules, an illustration and the completed Part 1 must be signed, dated, and received in-good-order by Lincoln's home office by Friday, February 9, 2024. For pending or issued business received on or after February 12, 2024, Lincoln will follow the current *MoneyGuard* Policy Dating Rules.

HEADLINES

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Transition Guidelines:

- For applications to qualify for the current *MoneyGuard* Policy Dating Rules, an illustration and the completed Part 1 must be signed, dated, and received in-good-order by Lincoln's home office by Friday, February 9, 2024.
- As of February 12, 2024, any new cases received will follow the new *MoneyGuard* Policy Dating Rules.
- As of February 12, 2024, *Lincoln DesignItSM* and *WinFlex* will be updated with the new rules.
- Ensure that you are appropriately credentialed. Clients of financial professionals who are not properly credentialed to solicit business when the paperwork is submitted will be subject to the *MoneyGuard* Policy Dating Rules in effect on the date when the financial professional becomes properly credentialed and resubmits the paperwork.
- Remember that once an application is submitted, the Personal History Interview (PHI) must be completed within 60 days of submission. In addition, the case must be placed within 90 days of the PHI. If these conditions are not met, the case will be closed out. If a case is reopened, a new Part 1 must be submitted, and the case will be subject to the *MoneyGuard* Policy Dating Rules.

[Lincoln *MoneyGuard* Policy Dating Rules](#)



[Download this article pdf](#)

Introducing the New Lincoln Life Insurance eSubmission Portal

Exploring the new life eTicket and *MoneyGuard*[®] eApp platform

On Feb. 12, 2024, Lincoln will launch a new user experience for producers who submit electronic life tickets and *MoneyGuard*[®] applications from the Lincoln producer website. The new eSubmission Portal will be available on Lincoln's producer website for Life eTicket and *MoneyGuard* eApp cases.

What you need to know

The new Lincoln in-house eSubmission Portal includes:

Life eTicket

Electronic ticket completed with basic client information to start the application process. The client will be required to complete a personal history interview, online or over the phone for Term and Permanent product.

MoneyGuard eApp

The traditional *MoneyGuard* life insurance application, completed online. The client will be required to complete a personal history interview, online or over the phone.

The new portal utilizes the same process and questions that you are accustomed to, with an updated look and feel that is an extension of Lincoln's producer website experience.

Getting Started: My business

From Lincoln's producer website, quickly navigate to the preferred submission method from the simplified drop-down menu. Choose Life eTicket, Life eApp, *MoneyGuard* eApp, or *MoneyGuard* eApp – CA Only to be automatically directed to the eSubmission Portal.

Simplified menu for quick navigation →

- Book of Business >
- Correspondence & statements >
- New business submission tools >
 - Lincoln AppAdvantage®
 - Life eTicket
 - Life eApp
 - MoneyGuard eApp
 - MoneyGuard eApp – CA Only
 - Retirement plan services
- Pending business >
 - eNIGO Dashboard - Life
 - Policy delivery dashboard
- Secure file submission >

SEARCH YOUR BUSINESS

- Life eTicket
- Life eApp
- MoneyGuard eApp
- MoneyGuard eApp – CA Only

NOTE: Lincoln's eSubmission Portal is not currently available for Life eApp or *MoneyGuard Market Advantage*® cases in CA; cases will continue to be routed through iPipeline until further notice. All electronic capabilities are subject to availability based on product, firm and/or state approvals.

Getting started: New Business submission tools

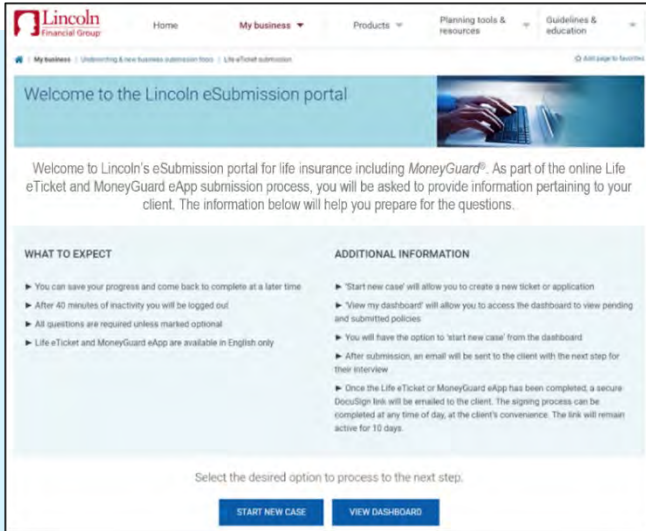
Or, visit the New Business submission tools landing page to learn more about the various application methods and navigate to the eSubmission Portal.

New Business submission tools

- Lincoln AppAdvantage®**
Expedite your fixed annuity business and increase your in-good-order submissions.
Lincoln AppAdvantage®
- LIFE & MONEYGUARD**
Lincoln's electronic submission processes offer a secure and user-friendly method to submit an application and reduce not-in-good-order case submissions. Qualifying cases will benefit from automated underwriting and lab-free consideration. Electronic capabilities are subject to availability based on product, firm and/or state approvals.
- Life eTicket Submission**
Complete basic client information on the electronic ticket to start the application process. The client will be required to complete a personal history interview, online or over the phone.
Available for all Lincoln term and permanent life insurance products, required for Lincoln TermAccel® and Lincoln WealthAccelerate® IUL.
View my cases/Start new case
- Life eApp Submission**
Complete the full traditional life insurance application online.
Available for Lincoln Indexed Universal Life, Variable Universal Life and Lincoln LifeElements® Level Term. Not available for Lincoln TermAccel® or Lincoln WealthAccelerate® IUL.
View my cases/Start new case
- MoneyGuard® eApp Submission**
Complete the full traditional MoneyGuard® life insurance application online. The client will be required to complete a personal history interview, online or over the phone.
Not available for Lincoln MoneyGuard® II in California.
View my cases/Start new case
California Only View my cases/Start new case
- RETIREMENT PLAN SERVICES**
Retirement plan services
Learn more about the retirement plan services RFP process.
Learn about retirement plan services

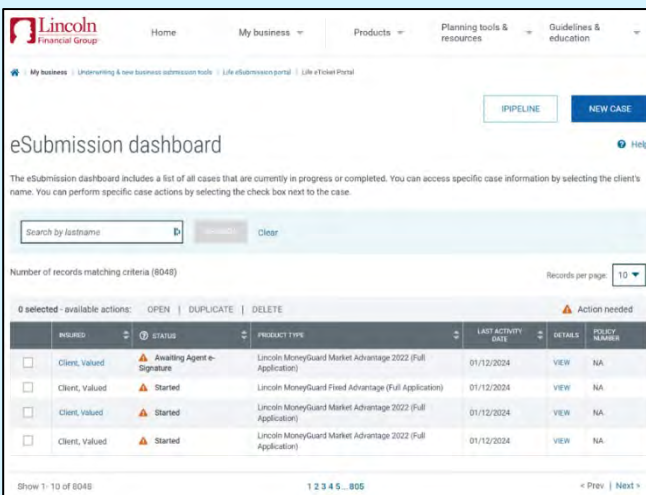
eSubmission Portal

For Financial Professionals who submit business electronically through the Lincoln Producer Website, the new eSubmission Portal provides an end-to-end digital experience for the agent. Users can start an application, collect signatures, track pending and completed applications, manage outstanding requirements, and close their cases all within the Lincoln Producer website



ePortal Landing page

- ✓ User friendly design
- ✓ Helpful introductory information and instructional sections
- ✓ Access to “Start New Case” or “View Dashboard”



ePortal Dashboard

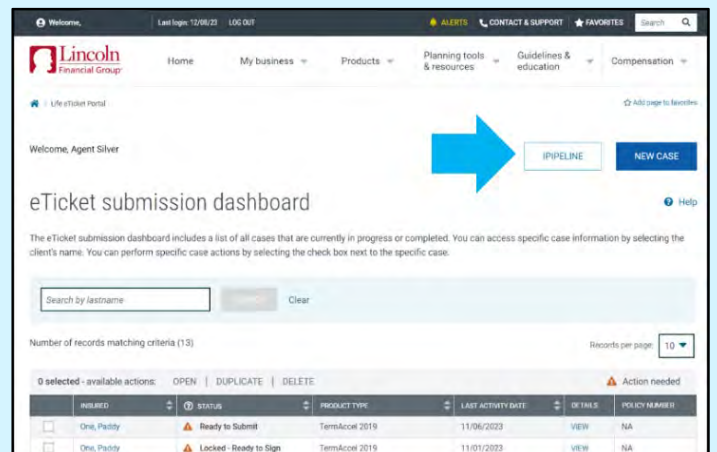
- ✓ Real-time updates on cases in progress
- ✓ Enhanced tracking tools throughout the signing process
- ✓ Resend, cancel, create eSignature packets, and more!

Open Cases in iPipeline as of Feb. 12, 2024

After Feb. 12, 2024, new Life eTicket and MoneyGuard eApp cases can only be submitted through the Lincoln eSubmission Portal. However, producers will continue to have access to iPipeline through Friday, Mar. 8, 2024 to submit open cases to Lincoln.

An iPipeline link will be available on the eSubmission Portal Dashboard which will allow you to quickly navigate to iPipeline.

Any open cases not submitted in iPipeline after Friday, Mar. 8, 2024, must be resubmitted through the Lincoln eSubmission Portal.



Frequently Asked Questions

Do I need to create a new ID and login to access these tools?

No, the Lincoln eSubmission Portal and Dashboard are accessible with your current login for the Lincoln Producer Website.

What platform are my life eTicket and *MoneyGuard*® cases submitted through today?

Currently, producers are redirected from Lincoln's producer website to iPipeline for electronic submission. Starting on Feb. 12, 2024, all life eTickets and *MoneyGuard* eApps that are accessed through Lincoln's website will use the Lincoln eSubmission portal. At this time, *MoneyGuard Market Advantage*® cases in CA will continue to be routed through iPipeline.

My agency/firm currently leverages iPipeline directly for submission, can I still use that account?

Yes. For partners that have a direct account with iPipeline, there will be NO CHANGE in that experience. Producers will continue to log in directly to iPipeline for all life and *MoneyGuard* electronic submissions to Lincoln.

Resources

[Life eTicket Agent Training](#)

[MoneyGuard eApp Agent Training](#)



[Download this article pdf](#)

Underwriting & New Business Team Update for *Lincoln TermAccel*®

Effective February 12, 2024

Starting Feb. 12, 2024, your dedicated Lincoln Underwriting & New Business team will now also support your *Lincoln TermAccel*® business. The change ensures consistency in communication, process, procedures, and eliminates multiple points of contact for our partners and customers.

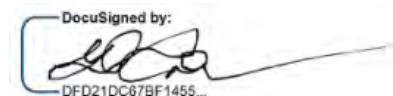
All *TermAccel* questions should now be directed to your dedicated Underwriting & New Business team. Beginning Feb. 12, 2024, the following *TermAccel*-specific contact information will include a message that will redirect users to reach out to their dedicated team, and these contact numbers will be discontinued after Mar. 9, 2024:

Contact numbers discontinued after Mar. 9, 2024:

Email address: termacceldocs@lfg.com
Toll- Free Number for General Inquiries: 844-815-6925
Dedicated fax line: 336 335-2132

DocuSign eSignature: Signing on Behalf of a Minor Insured

This is a friendly reminder that if a minor is being insured, the parent or guardian can adopt their signature to sign on behalf of the minor before they sign the delivery requirements within DocuSign! This way, we're correctly capturing the guardian's signature and not that of the Minor Insured.



[Review instructions on how to adopt and sign here.](#)

Now available! Automatic Notification of Premium Due and Policy Lapse Pending

Opt-in availability starting January 22, 2024

Reprinted from the January 22, 2024 Lincoln Leader

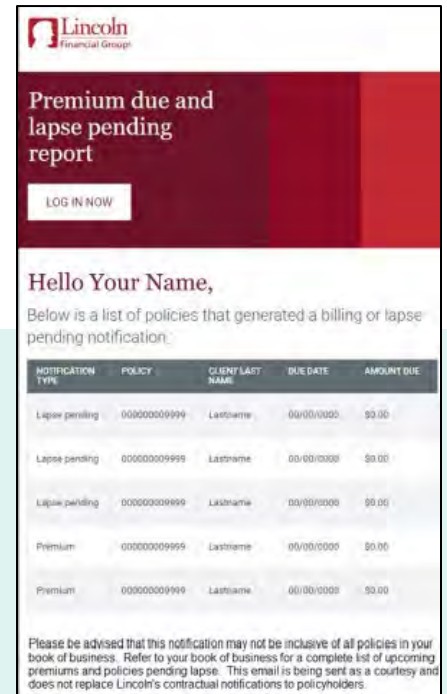
Ensuring life insurance policies are kept up to date and premiums are paid on time is important for both the policyholder and Lincoln.

On January 22, 2024, Lincoln will launch a new enhancement* that will automatically notify Servicing Agents of premium due and lapse pending information for permanent life insurance products, including Lincoln *MoneyGuard*®. This feature will be available for registered producer website users who “opt-in” to receive these notices.

What you need to know

- Registered LincolnFinancial.com producer website users can opt into this new feature within their Book of Business Communications Preferences beginning Monday, January 22, 2024.
- Notifications are defaulted to “none,” meaning you will need to opt-in to receive the daily notifications.
- Once opted in, the daily cycle will begin, and the system will automatically send an email notification 20 days in advance of the premium due or lapse pending date.
- Emails will be sent once a day, Tuesday through Saturday. On holidays, the email(s) will be sent on the next day.
- In the email, any lapse pending policies will be listed first.

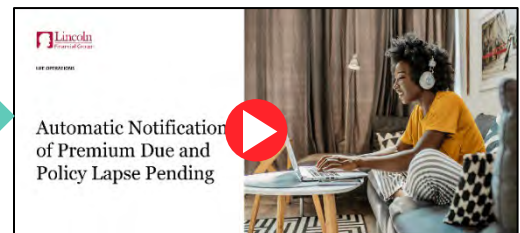
**This enhancement is not available for Term products and some older life products due to policy-specific circumstances*



How to get started

Follow the instructions below or [watch this short video.](#)

- To receive automatic notifications, you'll need to [register](#) or [log into your online account at LincolnFinancial.com](#).
- Once logged in, click the **Welcome Menu** in the top left corner and select **Communication Preferences**.
- Under **Book of Business Correspondence**, there is a new **Reports Radio Button** that allows you to choose if you want the report to be generated. Video for Financial Professional Use Only LCN-6183043-122723 For Financial Professional use only. Not for use with the general public. Page 2 of 4
- Select email** as the type of notification you'd like to receive from the dropdown menu (*options are email or none*). *Note: The setting is defaulted to none.*
- Check the email addresses you'd like to receive the notifications.** If an email is not listed, you can add one by clicking the **Add Email** button. Up to two additional emails outside of your registered user email may be added (ex: back-office staff).
- A **confirmation message** box will pop up saying the changes were successfully made.



Frequently asked questions

- 1. Will the email show the same policies on a rolling list daily?**
No, each day will provide a new list.
- 2. Can Agencies receive these notifications?**
At launch, these email notifications will only be available for active Servicing Agents 1 and 2. In the future, this “opt-in” capability will be added as a feature for the active Servicing Agency Upline. When this enhancement becomes available, it will be communicated via the Life Lincoln Leader.
- 3. How much lead time does this give me before the client gets mailed or emailed the bill?**
The agent receives a notification 24 hours before the notice is mailed. Alternatively, if the client has [elected paperless electronic billing \(eBill\)](#) as their notification method, the notification is sent 24 hours in advance via email.
- 4. If I change my Reports setting, will it alter my Documents setting?**
Reports are separate from all documents, meaning they will not change the document settings (and vice versa). If a new email is added, it will show up in the other sections, but it will not be selected.
- 5. My client has set up their policy for electronic funds transfer/automatic bank draft, will it still show up?**
No, this notification will not include any policies currently set up for EFT/automatic bank draft at this moment. However, if a policy is set up for [eBill](#) or direct bill, they will be considered eligible for this list.



For questions, please contact the Customer Contact Center at 1-800-487-1485.



[Download this article pdf](#)

Resource Roundup

Don't miss any of the useful resources shared in this newsletter. Below is a summary of links:

[Article: MoneyGuard Policy Dating and Premium Effective Date Rules](#)

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[Flier: MoneyGuard Policy Dating Rules](#)

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[Instructions: How to adopt a signature and sign a document with DocuSign.](#)

[Article: Coming Soon! Automatic Notification of Premium Due and Policy Lapse Pending](#)

[Video: Automatic Notification of Premium Due and Policy Lapse Pending](#)

[Register to receive automatic notifications](#)

[Flier: Manage your account online](#)

[Flier: Online Billing and payment](#)

[Article: Introducing the new Lincoln Life Insurance eSubmission Portal](#)

[Agent Training: Life eTicket](#)

[Agent Training: MoneyGuard eApp](#)

State Approvals

Last Updated 1/22/2024

[View State Availability Grids](#)

Looking for an article?

[View the Index of Articles](#) for past issues of the Lincoln Life Leader or visit the Lincoln Leader archive page on your producer websites.

Important Information:

Lincoln life insurance policies are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer. **The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so.**

Policies sold in New York are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer.

All guarantees and benefits of the insurance policy are subject to the claims-paying ability of the issuing insurance company. They are not backed by the broker-dealer and/or insurance agency selling the policy, or any affiliates of those entities other than the issuing company affiliates, and none makes any representations or guarantees regarding the claims-paying ability of the issuer.

Products, riders, and features are subject to state availability. Limitations and exclusions may apply.

With variable products, policy values will fluctuate and are subject to market risk and to possible loss of principal.

Lincoln variable universal life insurance is sold by prospectuses. Carefully consider the investment objectives, risks, and charges and expenses of the policy and its underlying investment options. This and other important information can be found in the prospectus for the variable universal life policy and the prospectus for the underlying investment options. Prospectuses are available upon request and should be read carefully before investing or sending money. For current prospectuses, please call 800-444-2363 or go to www.LincolnFinancial.com.

It is possible coverage will expire when either no premiums are paid following the initial premium, or subsequent premiums are insufficient to continue coverage.

Only registered representatives can sell variable products.

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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