

# 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

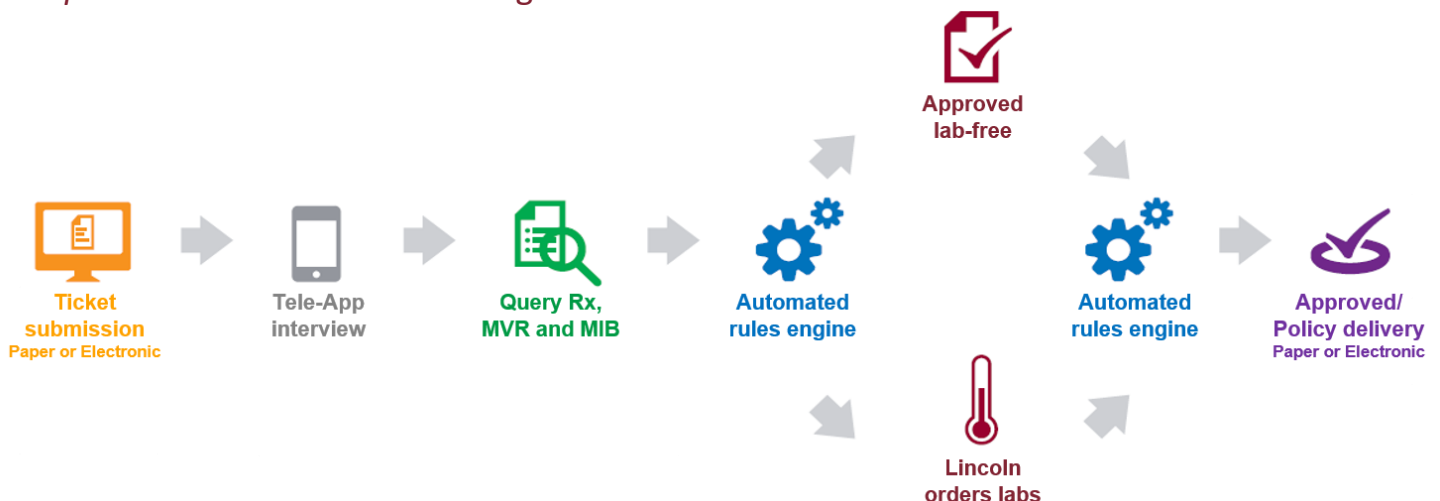
### Key benefits

- ♦ 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*.**

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates. Life insurance is issued by The Lincoln National Life Insurance Company, Fort Wayne, IN. Contractual obligations are backed by the claims-paying ability of the issuing insurance company. **The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so.** Products are distributed by Lincoln Financial Distributors, Inc. Only Registered Representatives can sell Variable products.