

Now Available: Real-Time Approval

Instant communication of underwriting approval for Lincoln *MoneyGuard*® cases

Lincoln is excited to provide you and your clients with a **Real-Time Approval** for eligible Lincoln MoneyGuard cases. For a portion of your business, clients who are in excellent health and are able to be approved by our automated underwriting process may be informed of their approval immediately after their interview.



Eligibility

Products

- Lincoln *MoneyGuard Market Advantage*®
- Lincoln *MoneyGuard Fixed Advantage*®

Ages

- 60 and younger

States

- All states

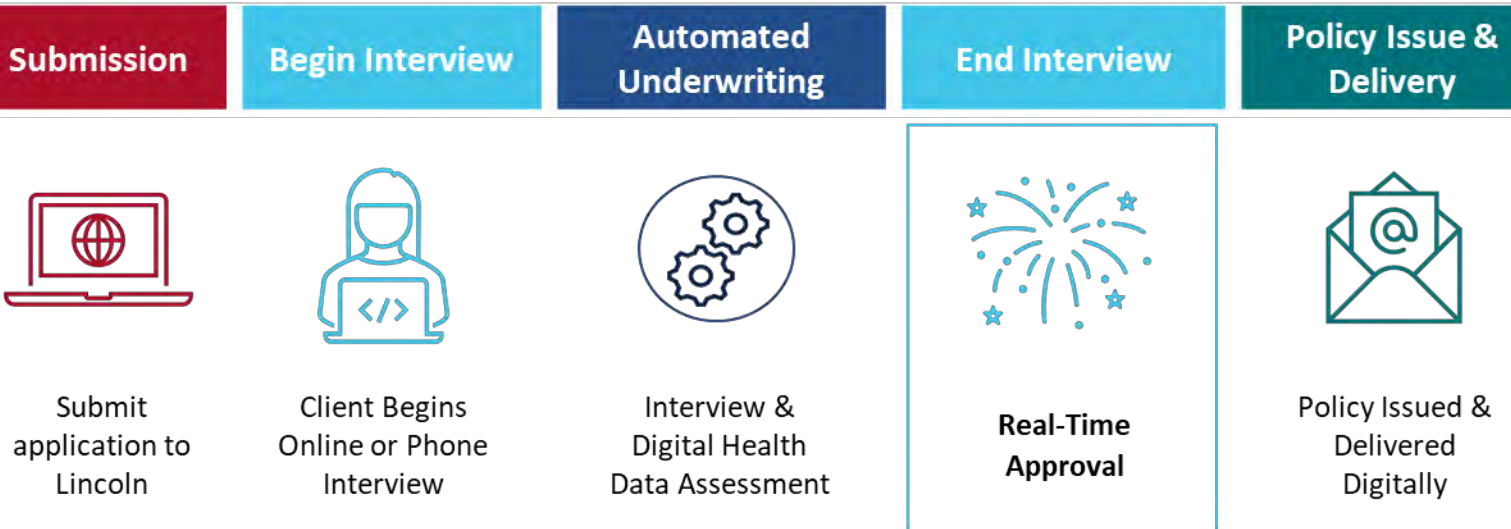
What is “Real-Time Approval”?

Real-Time Approval is the immediate communication of an underwriting approval at the end of the client online or phone interview*. The client will be told they are approved either on the interview completion screen or by the telephone interviewer. The writing agent and case contact will also receive notice of the approval.

If the client does not receive a Real-Time Approval at the end of the interview, the case will continue as it does today. There will be no change to the underwriting and follow-up process. The agent and case contact will be notified through Lincoln’s standard pending case status process. They will be informed if the policy has been referred to an underwriter, postponed or declined.

A quick, user-friendly process

Here's a workflow example of how the application process and Real-Time Approval works.




Digital Underwriter review takes place during the client interview.

The workflow examples assumes the client’s case is approved. Any issue-restrictive outstanding requirements must be satisfied before the policy is issued and delivered.

*Not available for illumifin
Not available for MoneyGuard II ® in CA, not available in NY

Communication of Underwriting Status

The following communications will occur at the end of the client interview based on the underwriting status:

	Client	Agent & Case Contact
<p>APPROVED</p> 	<p>Real-Time Approval</p> <p>The client will be informed that the underwriting has been approved.</p> <p>They will be advised that their agent or Lincoln will contact them with details regarding next steps.</p>	<p>Real-Time Approval</p> <p>At the same time the client is notified of the approval, an email will be sent to the writing agent and case contact informing of the underwriting approval.</p>
<p>Approvals will move forward to policy issue and delivery, providing all issue-restrictive requirements are satisfied</p>		
<p>REFERRED TO UNDERWRITER, POSTPONED, OR DECLINED</p>	<p>After the interview, the client will be informed that their agent will contact them for next steps.</p> <p>Lincoln will not communicate a referral, postponement or decline to the client.</p>	<p>The agent and case contact will be notified according to Lincoln’s standard pending status process:</p> <ul style="list-style-type: none"> • Pending website: Updated every 15 minutes • Auto follow-up email: Sent within 1 hour of the status change <p>The agent will inform the client of next steps, as applicable for their pending case.</p>

Contact your dedicated Lincoln Underwriting & New Business team with questions.

*Subject to any firm requirements

Life insurance issued by The Lincoln National Life Insurance Company, Fort Wayne, IN and distributed by Lincoln Financial Distributors, Inc., a broker-dealer. 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. Lincoln Financial Group is the marketing name of Lincoln National Corporation and its affiliates.

Lincoln MoneyGuard® solutions are universal life insurance and variable universal life insurance policies with long-term care rider(s) that reimburse for qualified long-term care expenses.