

New Unified Life Application in Massachusetts

Available August 14, 2023

Starting August 14, 2023, the latest unified life insurance application package will be available for use in Massachusetts (MA). We are excited to finally offer this application in MA, following the nationwide launch in 2022. **With this new application comes two firsts for MA: Real-Time Offer opportunities for eligible clients, and the ability to sell *Lincoln WealthAccelerate*® IUL!**

This updated application package was designed based on feedback from our partners and consumers to enhance the user experience, improve clarity and readability of the forms, and reduce overall turnaround times by increasing efficiencies within case processing and underwriting. Please review our [Overview of Key Changes document](#), which provides a comprehensive overview of each form and the changes made throughout the application.

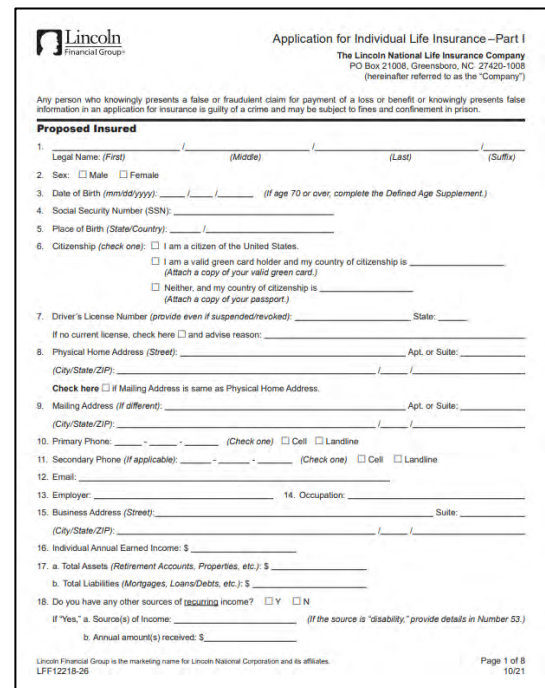
What you need to know

Many of the application supplements used with the unified application are now MA state-specific versions. For the new MA unified application, all application supplements used with it must be MA state application supplements; the use of old ICC-Compact application supplements will not be permitted.

The MA unified application package will be available for:

- All Term, Indexed UL (IUL) and Variable UL (VUL) products
 - Including *Lincoln WealthAccelerate*® IUL, which is being offered for the first time in MA
 - Not for use with *Lincoln MoneyGuard*® products
- All ages and all face amounts
- All submission methods (electronic applications (eApp), electronic tickets (eTicket), paper applications and paper tickets)

The application package will automatically update on the Lincoln Forms Tool, or wherever you access Lincoln’s forms. eApp and eTicket submissions as well as client eInterview will automatically update to the new application questions.



Lincoln Financial Group Application for Individual Life Insurance - Part I
 The Lincoln National Life Insurance Company
 PO Box 21000, Greensboro, NC 27420-1000
 (hereinafter referred to as the "Company")

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Proposed Insured

- Legal Name: (First) _____ (Middle) _____ (Last) _____ (Suffix) _____
- Sex: Male Female
- Date of Birth (mm/dd/yyyy): ____/____/____ (If age 70 or over, complete the Defined Age Supplement.)
- Social Security Number (SSN): _____
- Place of Birth (State/Country): _____/_____
- Citizenship (check one): I am a citizen of the United States.
 I am a valid green card holder and my country of citizenship is _____
 (Attach a copy of your valid green card.)
 Neither, and my country of citizenship is _____
 (Attach a copy of your passport.)
- Driver's License Number (provide even if suspended/revoked): _____ State: _____
 If no current license, check here and advise reason: _____
- Physical Home Address (Street): _____ Apt. or Suite: _____
 (City/State/Zip): _____/_____/_____
- Check here if Mailing Address is same as Physical Home Address.
 Mailing Address (if different): _____ Apt. or Suite: _____
 (City/State/Zip): _____/_____/_____
- Primary Phone: _____ (Check one) Cell Landline
- Secondary Phone (if applicable): _____ (Check one) Cell Landline
- Email: _____
- Employer: _____ 14. Occupation: _____
- Business Address (Street): _____ Suite: _____
 (City/State/Zip): _____/_____/_____
- Individual Annual Earned Income: \$ _____
- a. Total Assets (Retirement Accounts, Properties, etc.): \$ _____
 b. Total Liabilities (Mortgages, Loans/Debts, etc.): \$ _____
- Do you have any other sources of income? Y N
 If "Yes," a. Source(s) of income: _____ (If the source is "disability," provide details in Number 53.)
 b. Annual amount(s) received: \$ _____

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Transition Guidelines

Electronic Submissions

- Beginning August 14, 2023, the new application packet will be automatically available on electronic submission platforms
- For eApps and eTickets that have been started but not yet submitted, these must be completed and sent out for eSignatures by close of business on August 11, 2023. Failure to do so may result in needing to create a new eApp or eTicket. No action is needed on pending cases that are already out for eSignature. eSignatures must be captured within 60 days.

Paper *LincXpress*[®] Ticket Submissions

- Effective on or after August 14, 2023, only the new ticket will be accepted.
- If an old *LincXpress* ticket is submitted on or after August 14, 2023, the agent will be contacted for any missing information required for the new ticket.

Paper Full Application Submissions

- There will be a 60-day transition period beginning August 14, 2023, in which Lincoln will accept either the current application or the new application.

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.