LINCOLN Full e-App Process

	Process	Notes
STEP 1	▪ Complete Online Life application (Full e-App)	▪ Please CLICK HERE to download the CompEdge/Lincoln e-App Decision Tree to determine if the Full e-app or the LincExpress e-Ticket is the best fit for the client.
STEP 2	▪ Application is automatically submitted to Lincoln Financial upon completion. ▪ Case will be on Lincoln Website (Pending Business) within 5 business days unless it is advisor's first app. www.lfd.com	▪ If first application, the Advisor/AA will not have website access until: 1. The first app is placed in-force 2. The Advisor is appointed and 3. The Advisor converts their Lincoln website access. ▪ Advisor/AA will receive emails from Lincoln re: outstanding requirements for first application. ▪ CompEdge can assist with any questions for first application, while the Advisor/AA does not have access to website as CompEdge does have website access.
STEP 3	▪ Advisor/AA will receive Lincoln eSubmission email confirming the case has been submitted. ▪ Forward that email to newbusiness@compedgeusa.com	▪ CompEdge saves these documents to assist Advisor/AA if any changes/updates are required in future. ▪ Steps 3 & beyond assumes the Advisor has at least one case in-force & has converted their Lincoln website access.
STEP 4	▪ Review Lincoln emails & website for outstanding requirements. ▪ Click on policy number (not client's name) for outstanding requirements on website.	▪ CLICK HERE to access the Lincoln Guide to New Business Brainshark that will help you navigate how to handle requirements through the Lincoln Website. ▪ CLICK HERE to access the Lincoln eNIGO Brainshark to learn how to submit Administrative (not Underwriting) Requirements securely through Lincoln's Website.

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STEP 4 CONT'D …		Definitions for Pending website:
		▪ Needed for Issue status:
		  o UW outstanding requirements section – needed to approve the policy.
		  o Administrative outstanding requirements section - needed to issue the policy. NOTE: Complete any illustration or 1035 form requirements after approval.
		▪ Needed for Placement status:
		These requirements will be sent with ePolicy Delivery (except void check & beneficiary requirements – it is easier if these are submitted prior to issue, otherwise Advisor must send them after the client takes delivery, which delays placement).

STEP 5	▪ Advisor/AA will send requirements directly to Lincoln. ▪ Please allow 3 business days for requirements to be reviewed/receipted off.	▪ Send attachments/forms through the Lincoln website. Answer any questions within the website. ▪ CLICK HERE to access the Lincoln Forms. ▪ Questions emailed to you can be responded to via email.
STEP 6	▪ Upon policy Approval, Lincoln & CompEdge will contact Advisor/AA regarding issue instructions & any additional requirements. ▪ **CompEdge will case manage from Approval through Placement of policy.** ▪ Send all issue requirements to CompEdge and we will review/submit to Lincoln within 1 business day (typically same day).	▪ CompEdge will automatically run any revised illustrations & send to Advisor/AA. ▪ If case is approved worse than applied for/declined, CompEdge will review for specifics & relay information, if necessary.
STEP 7	▪ Advisor/AA reviews with client & accepts/declines/revises offer & notifies CompEdge on how to issue policy. ▪ CompEdge will notify LF of decision with 24 hours & provide ePolicy Delivery instructions to Advisor/AA. ▪ Please allow 5-7 business days for Lincoln to issue the policy.	

STEP 8	▪ Upon Issue, ePolicy Delivery link is sent to CompEdge within 2 hours of issue.	
STEP 9	▪ CompEdge reviews for accuracy & forwards link to Advisor/AA with instructions/requirements within 24 hours (often less). ▪ If this is Advisor's first issued policy, Advisor must register with DocFast through the ePolicy Delivery link or via: LincolnFinancial.com/eDelivery.	Please CLICK HERE to download the Lincoln eDelivery Client Experience Guide. Please CLICK HERE to download the Lincoln eDelivery Agent Experience Guide.
STEP 10	▪ Advisor/AA reviews ePolicy Delivery & determines method to obtain any outstanding requirements & client signature(s): 1. Forward to client for eSignature OR 2. Download & print PDF for wet signature	▪ For eSignature, Advisor/AA & CompEdge will be notified when client signs. ▪ For PDF (wet signature), email CompEdge. CompEdge will review & forward to Lincoln within 24 hours.
STEP 11	▪ If all requirements are satisfied, Advisor/AA will receive an email that the client's policy is placed in-force. ▪ Please allow 3 business days for this process. ▪ If NIGO, Lincoln or CompEdge will email you of any outstanding requirements needed.	