LINCOLN LincXpress (eTicket) Process

	Process	Notes
STEP 1	▪ Complete an eTicket	▪ 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	▪ eTicket is automatically submitted to Lincoln Financial upon completion. ▪ Case will be on Lincoln Website (Pending Business) within 24 hours, 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	**Two Options:** ▪ Online Interview: Once the eTicket has been received by Lincoln, a secure link to the online interview will be emailed to the client. OR ▪ Phone Interview: A link will be sent to the client to schedule a telephone interview.	▪ Online Interview. Links will remain active for 10 days. 1. CLICK HERE to download the Online Interview Training Brainshark for Advisors. 2. CLICK HERE to download the Online Interview Training to send to your clients ahead of completing the interview. ▪ Phone Interview: If client does not schedule an appointment within 24-48 hours, Lincoln will call the client to schedule. An appointment reminder is available for the client, upon request, via text message or email.

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<tr><td>STEP 4</td><td>Lincoln will confirm client’s identification and obtain RX, Dx, MVR and MIB reports.</td><td><u>Automated Underwriting</u>:
Applies if death benefit is $2,500,000 or less and
Client is between ages 18-60 (age nearest)
Based on information received, client may qualify for lab-free process. If not, Lincoln will order lab work (physical measurements and fluid (blood & urine) exam.
Clients approved lab-free may be eligible for real-time underwriting offer
<u>Traditional Underwriting</u>:
Applies if death benefits is over $2,500,000 and
Client is age 61+ (age nearest)</td></tr>
<tr><td>STEP 5</td><td>Advisor/AA will receive Lincoln eSubmission email confirming the case has been submitted.
Forward that email to newbusiness@compedgeusa.com</td><td>CompEdge saves these documents to assist Advisor/AA if any changes/updates are required in future.
Steps 5 & beyond assumes the Advisor has at least one case in-force & has converted their Lincoln website access.</td></tr>
<tr><td>STEP 6</td><td>Review Lincoln emails & website for outstanding requirements.
Click on policy number (not client's name) for outstanding requirements on website.</td><td><u>CLICK HERE</u> to access the Lincoln Guide to New Business Brainshark that will help you navigate how to handle requirements through the Lincoln Website.
<u>CLICK HERE</u> to access the Lincoln eNIGO Brainshark to learn how to submit Administrative (not Underwriting) Requirements securely through Lincoln’s Website.
<u>Definitions for Pending website</u>:
Needed for Issue status:
UW outstanding requirements section – needed to approve the policy.
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).</td></tr>
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STEP 7	▪ 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 8	▪ 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 9	▪ Advisor/AA reviews with client & accepts/declines/revises offer & notifies CompEdge on how to issue policy. ▪ CompEdge will notify Lincoln 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 10	▪ Upon Issue, ePolicy Delivery link is sent to CompEdge within 2 hours of issue.	
STEP 11	▪ 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 12	▪ 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 13	▪ 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.	