

LIFE SOLUTIONS

# The Lincoln Leader

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## Limited Time Only – Couples Discount Expanded to All Lincoln MoneyGuard® Products

**Special Underwriting Program lowers rates and increases value through Dec. 30**

Lincoln is excited to announce that **effective Oct. 24, 2022**, all eligible standard Lincoln MoneyGuard® cases will now receive the Couples Discount underwriting class, regardless of marital status, until Dec. 30, 2022. Lincoln MoneyGuard is a life insurance solution with long-term care rider(s), and this enhanced underwriting program improves pricing up to 17% and increases value, supporting our commitment to helping our partners grow their business and reach new customers.

### What You Need to Know

Lincoln MoneyGuard cases pending as of Oct. 24, 2022 and placed inforce by Dec. 30, 2022 will be eligible for the Couples Discount.

### HEADLINES

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<b>Product Availability</b>	<ul style="list-style-type: none"> <li>All Lincoln MoneyGuard product solutions</li> </ul>
<b>Case Submission &amp; Eligibility Guidelines</b>	<ul style="list-style-type: none"> <li>New policy submissions must include an illustration with the Couples Discount selected</li> <li>Cases in a pending status as of <b>Oct. 24, 2022</b> are eligible. To qualify and apply for this program, a revised illustration with the Couples Discount selected must be submitted</li> <li>Cases placed inforce prior to Oct. 24, 2022, are <b>not eligible</b></li> <li>MoneyGuard® iGO eApp and traditional application submissions are eligible</li> <li>To qualify for the enhanced underwriting Couples Discount, all eligible cases must be <b>placed inforce, or 1035 exchange initiated, by Dec. 30, 2022</b></li> </ul>
<b>Transition Guidelines</b>	<ul style="list-style-type: none"> <li>For placed business, normal internal replacement guidelines apply. Rewrites will not be accepted</li> <li>Ensure that you are appropriately licensed and credentialed. Clients of financial professionals who are not properly credentialed to solicit business when the paperwork is submitted will be subject to the marital status on the date when the financial professional becomes properly credentialed and resubmits the paperwork</li> <li>Once an application is submitted, the Personal History Interview (PHI) must be completed within 60 days of submission. In addition, the case must be placed within 90 days of the PHI as long as the 90 days don't go past Dec. 30, 2022. If these conditions are not met, the case will be closed out. If a case is reopened, a new Part 1 must be submitted, and the case will be subject to the marital status at that time</li> </ul>

## California Signature Requirements for Lincoln MoneyGuard®

### Acceptance of wet signatures only

Lincoln's MoneyGuard® team would like to remind our partners of the regulations for obtaining signatures for cases in California (CA). CA civil regulations prevent the electronic signing and transmission of certain forms; therefore, Lincoln will not accept electronic signatures on any MoneyGuard form, including but not limited to, the Part I and Long-Term Care (LTC) Replacement forms. If an electronic signature is received on any form, the form will be marked "not-in-good-order" and the producer will be instructed to submit wet-signed forms.

The following text will be added to the MoneyGuard Application Checklist in California to serve as an additional reminder\*:

*IMPORTANT: No electronic signatures can be applied to these MoneyGuard forms per CA state requirements. These will need to be wet signed prior to submission.*

*\*This updated checklist will be made available on some platforms at a later date due to system release schedules. Until then, the current checklist may be used with the continued expectation that forms will be wet-signed.*

## ExamOne & APPS Text Messaging Capabilities

### Overview of exam scheduling via Text

Lincoln's Underwriting and New Business team offers text messaging for client interview scheduling and appointment updates with our partners ExamOne and APPS. This feature reduces manual touchpoints and increases efficiencies by placing control in the hands of the client and introducing automation to the scheduling process. The following overview of each company's capabilities will help set expectations with your clients:

#### ExamOne

The text message phone number from ExamOne is a short code "ExamOne" or "39261," it will not be a regular phone number and there will be links included in the text. The types of text messages the client can expect to receive include:

- schedule exam appointment
- confirmation of appointment
- appointment reminders, including reminders for Self-Scheduling Parameds
- cancellations

*E1 MSG: Welcome to ExamOne. Thanks for taking the next step in your ins application. To schedule your insurance exam, visit [ExamOne website link]. Questions? 913-555-1234.*

#### APPS

The text message phone number from APPS will vary upon the APPS branch office that is assigned to the applicant's case. The text message will be for exam scheduling purposes only and there will be no links included in the text.

*Your Lincoln life exam is ready to schedule. Please contact us at [branch phone number], 9-5 Mon-Fri. Thank you! APPS*

To utilize text messaging, the client must provide a valid cell phone number. We encourage you to talk with your client about this feature before you submit the ticket.

## 2022 Life Insurance Year-End Guidelines

### Individual Life, Executive Benefits and Lincoln MoneyGuard®

Updated from the Aug. 29, 2022 Lincoln Life Leader

Lincoln's Underwriting & New Business department is committed to helping you meet your year-end goals and objectives. Our focus is to ensure the maximum amount of your business is placed before the close of business on Dec. 30, 2022.

We encourage you to submit all outstanding requirements for year-end cases as soon as possible. The following guidelines and key dates should be followed to meet these expectations.

#### Key Dates and Deadlines

<b>November 1</b>	<b>Suggested 1035 exchange submission deadline.</b> Submit 1035 exchange applications and/or tickets to allow time for underwriting and receipt of 1035 exchange funds. Lincoln will leverage electronic methods to submit 1035 paperwork to surrendering carriers, when available.
<b>November 11</b>	<b>Pending 1035 exchanges must be initiated.</b> After the Underwriting offer has been made and all issue-restrictive requirements are in-good-order, the exchange will be initiated and the surrendering carrier will be requested to <u>overnight</u> the check to Lincoln. Completion of the 1035 exchange is subject to losing <u>carrier turn-around times</u> .
<b>November 24-25</b>	<i>Company Holiday</i>
<b>December 8</b>	<b>Suggested final date to submit all applications and tickets requesting a <u>Tele-App or Phone PHI</u>.</b> The completion of the interview is contingent on your client's scheduling availability. <i>As a reminder, the online interview (eInterview) is flexible and can be completed at any time.</i>
<b>December 15</b>	<b>Suggested final date to submit all full applications and tickets requesting an online interview.</b>
<b>December 22</b>	<b>All placement-restrictive requirements, including premium, must be received at Lincoln <u>in-good-order</u> to be guaranteed for placement by Dec. 30, 2022.</b>
<b>December 23</b>	<b>2022 compensation income placement deadline.*</b> All business placed in-force with premium by Dec. 23, 2022 will be considered as 2022 income. Any business placed after this date, through Dec. 30, 2022, will count as 2022 production but will be treated as 2023 earnings.
<b>December 26</b>	<i>Company Holiday</i>

#### Pending Case Status:

The following *Memo to Agent Requirement* will be added to all pending cases starting Oct. 10, 2022:

**"IMPORTANT YEAR-END NOTICE:** To ensure this policy is placed in-force by year-end, all placement-restrictive requirements, including premium(s), must be received at Lincoln in-good-order **by December 22, 2022.**"

For a list of digital tools available and additional best practices, please see this [2022 Year-End Guidelines Flyer](#).

**\*Important information regarding Internal Replacements:** For Lincoln internal replacements, all business must be placed in-force with premium by Dec. 21, 2022 to be considered as 2022 compensation income. Any business placed after this date, through Dec. 30, 2022, will count as 2022 production but will be treated as 2023 earnings.

# Understanding the eSignature Agreement Protocol

## Lincoln's procedure for accepting electronic signatures

*Reprinted from the Oct. 10, 2022 Lincoln Life Leader*

Lincoln and many of our valued partners have embraced using electronic signatures to distribute and sign documents in a simple and efficient way. **To protect our clients from potential fraud, Lincoln has created an eSignature Agreement Protocol. This common industry practice requires that financial professionals use Lincoln's DocuSign eSignature process or enter an electronic document agreement with Lincoln through their firm if they prefer to use their own software.**

### What You Need to Know

Lincoln took a risk-based approach while drafting the eSignature Agreement and in determining what electronic signature platforms Lincoln would accept. Doing so allows Lincoln to enact fraud protections for our company, our partner firms/producers and the end consumer. When Lincoln obtains an eSignature using its own procedures, Lincoln verifies the signing party with a PIN and maintains a copy of the electronic signing process. That process includes the customer's consent to give an eSignature, which has been carefully drafted to comply with all state and federal requirements. If there is ever a question about whether that signature is valid or was properly obtained, Lincoln has the information necessary to validate the signature.

When Lincoln receives an eSignature that was obtained using a third party's procedures, Lincoln is unable to verify the validity of an eSignature or that the process used was compliant with applicable laws and regulations. This puts Lincoln at risk of having to reverse any action taken if there is a dispute regarding the validity of the eSignature. Therefore, the eSignature Agreement was developed to allow Lincoln to accept eSignatures from significant distribution partners who are willing to accept responsibility for the eSignatures they provide to Lincoln.

To be eligible to enter into an eSignature Agreement with Lincoln, firms must have a marketing and/or selling agreement in place. Individual financial professionals may not enter into an eSignature Agreement. If you have any questions about Lincoln's DocuSign eSignature process or about entering into an eSignature Agreement, please reach out to your dedicated Lincoln Underwriting and New Business Team.

# State Approvals

Last Update Sep. 26, 2022

[View State Availability Grids](#)

Products and features are subject to availability and may vary by state.

Contractual obligations and Guarantees are subject to the claims-paying ability of the issuing company:

- The Lincoln National Life Insurance Company of Fort Wayne, IN; or
- Lincoln Life & Annuity Company of New York of Syracuse, NY.

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Not a deposit
Not FDIC-insured
Not insured by any federal government agency
Not guaranteed by any bank or savings association
May go down in value

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