

LIFE SOLUTIONS

The Lincoln Leader

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Now available: Real-Time Approval

Instant communication of underwriting approval for Lincoln MoneyGuard® cases

Starting today, March 13, 2023, 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 able to be approved by our automated underwriting process may be informed of their approval immediately after their interview.

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.



Eligibility

Products

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

Ages

- 60 and younger

States

- All states

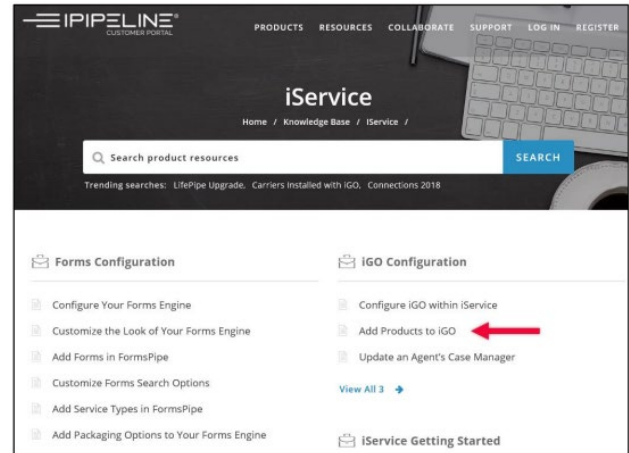
For more information about Real-Time Approval, please see our [RTA Flier](#) and our [RTA Agent Training Brainshark](#).

HEADLINES

[Now available: Real-Time Approval](#)[Reminder! iPipeline® Users Must Add New Products to iGO](#)[Coming Soon: Electronic PHI \(ePHI\)](#)

Reminder! *iPipeline*® Users Must Add New Products to *iGO*

Having trouble finding the new *Lincoln WealthAccelerate*™ IUL in your *iPipeline*® Account? As a reminder, when new life insurance products become available, *iPipeline*® users must add any new products to their account within *iGO* and *iService*. If you have specific questions or need instructions, you can access additional information from the [iPipeline® Customer Portal](#).



Coming Soon: Electronic PHI (ePHI)

Effective March 27, 2023, Lincoln will deliver the next step in offering a complete end-to-end digital experience for clients with the launch of **Electronic Personal History Interview (ePHI)**.

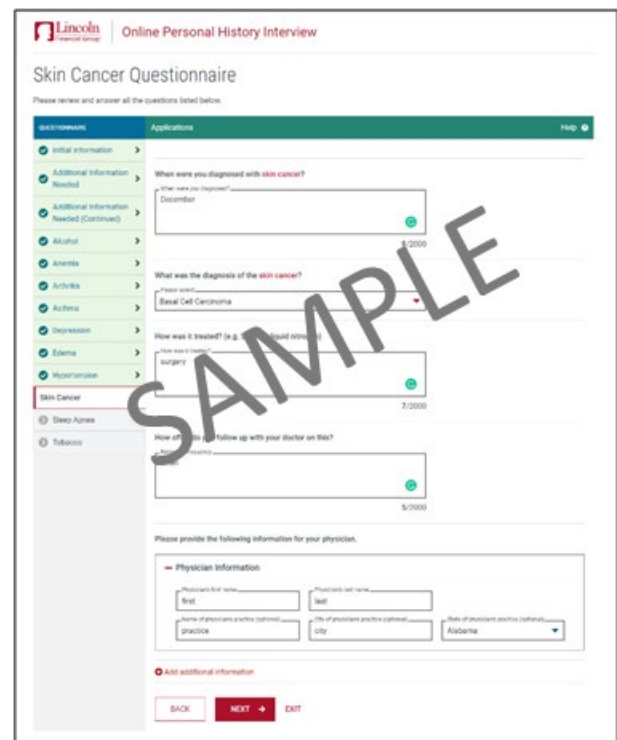
How it Works:

Currently, a PHI is conducted through a scheduled follow-up phone call (usually during business hours), between a Lincoln Underwriter and the client, to gather additional information needed for underwriting review. This enhancement offers clients the option to answer underwriting follow-up questions through an online link and questionnaire, versus over the phone. The client can access ePHI anytime day or night – 24/7 – when it's convenient for them!

What You Need to Know:

- Due to privacy regulations, the ePHI must be completed during one session (any information entered will not save if the client exits the form prior to submission)
- The ePHI link is active for 10 days
- Availability: Life insurance (Term, IUL, VUL) ticket and Lincoln *MoneyGuard*® application submissions with eInterview

Additional information will be available in the March 27, 2023 Lincoln Life Leader.

The image shows a screenshot of the Lincoln Online Personal History Interview (ePHI) Skin Cancer Questionnaire. The form is titled 'Skin Cancer Questionnaire' and includes a sub-header 'Please review and answer all the questions listed below.' The form is divided into several sections. The first section is 'When were you diagnosed with skin cancer?' with a date picker set to December 8, 2020. The second section is 'What was the diagnosis of the skin cancer?' with a text input field containing 'Basal Cell Carcinoma'. The third section is 'How was it treated? (e.g., surgery)' with a text input field containing 'surgery' and a date picker set to 7/2020. The fourth section is 'How often do you follow up with your doctor on this?' with a text input field containing 'Annual' and a date picker set to 5/2020. The fifth section is 'Physician Information' which includes fields for 'Physician first name', 'Physician last name', 'Physician phone number', 'City', and 'State'. A large 'SAMPLE' watermark is overlaid on the form.

State Approvals

Last Update 2/27/2023

[View State Availability Grids](#)

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

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