



Lincoln life insurance application submissions

Comparison summary

To make doing business simple, Lincoln offers you options for life insurance applications. You can choose either our Tele-App or traditional application process. Select the option that meets the needs of your business and your clients.

	Tele-App		Traditional application	
	<i>LincXpress</i> ® Tele-App	<i>Lincoln TermAccel</i> ®	Full paper application	e-App
What is it?	No-cost, Tele-App process	Fully electronic, no cost, Tele-App process	Traditional paper application	Fully electronic traditional application available through iPipeline
Product	All permanent life insurance products and <i>Lincoln LifeElements</i> ® Level Term	<i>Lincoln TermAccel</i> Level Term	All permanent life insurance products and <i>Lincoln LifeElements</i> Level Term	UL, SUL, IUL, <i>Lincoln LifeElements</i> Level Term
Submission method	eTicket or paper ticket	eTicket only	Full paper application	Electronic application through iPipeline
Underwriting classification	Subject to product specifications	Preferred plus through Table D	Subject to product specifications	
Age limits	Subject to product specifications	ages 18 – 60	Subject to product specifications	
Face amount limits		\$100,000 – \$1 million		
Tele-App interview	Interview conducted by dedicated <i>LincXpress</i> Tele-App team	Interview conducted by dedicated <i>Lincoln TermAccel</i> Tele-App team	Not available	
Automated underwriting	Ages 18 – 60 Face amounts \$1 million or less Excludes Survivorship products (SUL, SVUL)		Not available	
Traditional underwriting	Your dedicated Lincoln in-house Underwriting team	Not available	Your dedicated Lincoln in-house Underwriting team	
APS requirements*	Underwriter discretion	Not required	Underwriter discretion	
Lab-free consideration	Ages 18 – 60 Face amounts \$1 million or less All preferred plus, all preferred and most standard rate classes		Not available	
Ordering labs	Lincoln will order labs and vitals, if they are required, but will also accept labs from other companies.	Lincoln must order labs and vitals, if they are required.	Ordering medical requirements up front saves significant processing time. Lincoln will accept labs, exams and medical records from other companies.	
Delivery method	Optional eDelivery; offers same-day delivery to client	eDelivery required	Optional eDelivery; offers same-day delivery to client	

Insurance products issued by:

The Lincoln National Life Insurance Company
Lincoln Life & Annuity Company of New York

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*Attending Physician's Statement requirements. *LincXpress*® and *Lincoln TermAccel*® Level Term are not available in New York.
2765601

iPipeline is not an affiliate of Lincoln Financial Group.

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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POD 11/19 **Z07**

Order code: UW-APP-FLI001



You're In Charge®

Issuers:

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

The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so.

All guarantees and benefits of the insurance policy are subject to the claims-paying ability of the issuing insurance company. They are not backed by the broker-dealer and/or insurance agency selling the policy, or any affiliates of those entities other than the issuing company affiliates, and none makes any representations or guarantees regarding the claims-paying ability of the issuer.

Products, riders and features are subject to state availability. The insurance policy and riders have limitations, exclusions, and/or reductions. Check state availability.

Distributor: Lincoln Financial Distributors, Inc., a broker-dealer

Policies:

Lincoln LifeElements® Level Term (2019) policy form TRM6063 and state variations; TRM6063N in NY.

Lincoln TermAccel® Level Term (2019) policy form TRM6069 and state variations. Not available in NY.

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