

Life Operations COVID-19 Impacts

Frequently Asked Questions – updated effective March 23, 2020

We continue to actively monitor the spread of the coronavirus (COVID-19) and are committed to helping you navigate the rapidly changing environment. The COVID-19 virus has changed the way we work and impacted the economy however, **we remain focused on serving our customers and producers.** Our mission to provide Americans with protection and security solutions are most needed in times like these.

The information in this document is subject to change at any time. Please contact your Lincoln representative with any questions.

For up-to-date information from Lincoln to help you navigate this rapidly changing environment, visit:

<https://lincoln-financial.lfd.com/GoDigital>

Question	Answer
UNDERWRITING & NEW BUSINESS Operations	
<p>How is Lincoln's Life Underwriting & New Business team operating in the current environment?</p>	<p>Lincoln Financial Group is operating with an abundance of caution and closely following the guidance of the Centers for Disease Control and Prevention and other government agencies. Effective Monday, March 16, 2020, Lincoln implemented mandatory work-from-home policy for the majority of employees, including the Underwriting and New Business team. Helping to protect the health and welfare of our employees is among our top priorities.</p> <p>Approximately 25% of our Underwriting and New Business team was already remotely-based and/or extensively telecommuting prior to the company-wide work-from-home mandate. With this broad experience, we do not anticipate any business disruption.</p>
<p>Is Lincoln able to continue working at full capacity while working from home?</p>	<p>Yes, we are ready and prepared for this broad work-from-home experience.</p>
<p>Will it be business as usual for Lincoln?</p>	<p>We are generally operating “business as usual.” However, we strongly encourage use of our eCapabilities, especially during this time of social distancing.</p> <ul style="list-style-type: none"> Life eCapabilities Overview: [DOWNLOAD] Lincoln <i>MoneyGuard</i>® eCapabilities Overview: [DOWNLOAD] <p>Important Policy Print Impact - For policies issued on or after 12:00pm ET on Friday, March 27, 2020, traditional paper policy prints will temporarily be unavailable for all life insurance products, including Lincoln <i>MoneyGuard</i>® solutions. Electronic policy delivery (ePolicy Delivery) and PDF policy delivery options will remain available. If you haven’t already, we strongly suggest setup of ePolicy Delivery capabilities, or you may download and print the policy PDF from Lincoln’s producer pending website. Contact your Underwriting and New Business team to get set up for ePolicy Delivery or access instructions to download a policy PDF here: [DOWNLOAD].</p>

Will service levels be impacted by remote work, quarantines, school closures, business closures, paid time off, etc.?

We are not anticipating an impact to our stated service level goals at this time; if the situation changes, we will proactively update this FAQ with new information. Access a copy of our Service Level Agreements here: [\[DOWNLOAD\]](#)

We are working closely with our vendor partners; however, you may experience delays as a result of the inability to retrieve an APS and medical records, criminal reports and obtain exams and/or labs during this time.

UNDERWRITING & NEW BUSINESS | Underwriting

Will there be a temporary hold on any underwriting decisions?

[Lincoln's Foreign Travel Guidelines](#) - Effectively Immediately:

- Any travel planned to be completed by June 30, 2020, to a Level 3 country identified by CDC will be postponed indefinitely, or 14 to 30 days after the CDC lowers the alert status
- Each situation will be evaluated on its own merits, and we will provide further guidance as more information is known about the pandemic status
- Indication of planned travel after June 30, 2020 to a level 3 country identified by the CDC will be evaluated on a case-by-case basis depending on the situation. Postponement is likely, but limited face amount options could be considered depending on the age and county travelled to.
- We will reevaluate our position again in June 2020, as the situation changes, and as the CDC and World Health Organization give further guidance
- If travel plans to a level 3 country are cancelled, we will amend the application and proceed with completing the underwriting process

How is underwriting being impacted and should we expect any delays?

Lincoln's leading-edge Underwriting philosophy has not changed.

We are working closely with our vendor partners; however, you may experience delays as a result of the inability to retrieve an APS and medical records, criminal reports and/or obtain exams or labs during this time. Lincoln will work with clients to schedule exams and/or obtain necessary information as normal business operations begin to resume. Life insurance applications are good for 1 year from the date of submission, and Lincoln will keep the file open as we work to obtain outstanding requirements. Please note that exams, medical and other requirements **will not be waived**.

Are there any plans to expand lab-free consideration?

No. Lincoln Underwriting & New Business is comfortable with our current risk profile and competitiveness of Lab-Free consideration for Tele-App submissions of cases up to \$1 million for clients age 60 and under, for all preferred plus, all preferred and most standard-rate classes.

Is Lincoln requiring Coronavirus testing for clients?

No, testing is not required.

What happens if someone does not have coronavirus during the underwriting process, but does contract the virus prior to policy delivery?

As part of Lincoln's current policy delivery process, the client must attest to no change in health by signing the delivery notice. If they have coronavirus, they must disclose, and Lincoln will determine if we can continue to offer or postpone until the client recovers.

If an insured has been diagnosed with coronavirus, but did not disclose that during underwriting or delivery, will this invalidate their death benefit?

Failure to admit to a diagnosis of active COVID-19 could result in a material misrepresentation review and possible rescission as is true with other unadmitted medical conditions.

UNDERWRITING & NEW BUSINESS | Exams and Labs

<p>With all of the government restrictions, it's getting harder to have exam/labs completed and to obtain doctor's records. Will Lincoln be waiving requirements in underwriting to help move business through during this period?</p>	<p>While we understand the environment has introduced new challenges to moving new business through underwriting, we also need to fairly evaluate and price the potential insureds we are considering for insurance. We will not be routinely waiving requirements during this period, however if we can obtain information in a different format to move the business forward, we will (ex: digital medical records). The life insurance application is good for 1 year from when your client signed it; we pledge to work diligently with you to help schedule exams/labs and/or to obtain medical records as quickly as possible as soon as this situation returns to a more normal environment.</p>
<p>Are there any impacts to examiner availability due to COVID-19?</p>	<p>Our partner vendors continue to actively monitor the impact and spread of the coronavirus (COVID-19), and the safety of our mutual clients and vendor staff is of utmost importance. As a result, many vendors are making updates to their processes and we are committed to help keep you informed. Any known impacts will be added to this document and are subject to change: Vendor Service Impacts</p> <p>For more detailed information regarding a specific vendor's protocol related to COVID-19, please reach out directly to your account representative at that vendor. If you do not have an established relationship with the vendor, please contact Lincoln's Vendor Management Team at NBVendorMgt@lfg.com for further assistance.</p>
<p>I have clients who are skeptical about having an examiner enter their home during this time, when social distancing is being encouraged. Do you have any guidance?</p>	<p>Exams can be scheduled as far out as 45 days. If we see a need to make the time period longer, as a result of the coronavirus impact, we will work to do so.</p> <p>Life insurance applications are good for 1 year from the date of submission and Lincoln will keep the file open as we work to obtain outstanding requirements.</p>
<p>Are life insurance examiners required to take a test for COVID-19, even if they're not experiencing any symptoms?</p>	<p>No. At this time, examiners are not being tested for COVID-19; however, they are following the guidelines of the Centers for Disease Control and Prevention (CDC).</p>

UNDERWRITING & NEW BUSINESS | Application Process

<p>Are there any changes expected for Lincoln's current application process?</p>	<p>At this time, there are no changes to Lincoln's current application submission process. As a reminder, Lincoln offers eApp and eTicket submission capabilities for our life insurance products. Learn more here:</p> <ul style="list-style-type: none"> • Life eCapabilities Overview: [DOWNLOAD] • Lincoln <i>MoneyGuard</i>® eCapabilities Overview: [DOWNLOAD]
<p>Are there any forms that can be moved to sign at delivery rather than up front?</p>	<p>At this time, there are no changes to Lincoln's current process.</p>
<p>Are there any changes to payment methods or a preference for payment upon delivery?</p>	<p>There are no changes to Lincoln's current payment methods. Policy Payment Reminders:</p> <ul style="list-style-type: none"> • EFT: available ongoing or as a one-time draft to satisfy the outstanding balance due for expedited policy placement. The EFT form can be submitted, in lieu of a premium check, to obtain the balance due. If the EFT is for a one-time payment, please include instructions on the cover letter or EFT form. EFT is available for all modes, including monthly, quarterly, semi-annual and annual payments. Access [Form CS06711] from Lincoln's Forms Tool for details. • Wire & ACH: Always include the Policy Number and Insured's Name on a Wire or ACH. Access Incoming Wire & ACH Instructions here: [DOWNLOAD] • Credit/Debit Card: Available for TERM PRODUCTS ONLY for the Temporary Insurance Agreement (TIA) and the initial premium only and is available for all premium modes. Access [Form LF11588] from Lincoln's Forms Tool for details. Not available in all states and only Visa, Discover and MasterCard credit/debit cards are accepted.

For policies issued on or after 12:00pm ET on Friday, March 27, 2020, traditional paper policy prints will be unavailable for all life insurance products, including Lincoln *MoneyGuard*® solutions. Electronic policy delivery (ePolicy Delivery) and PDF policy delivery options will remain available and must be leveraged for policy delivery during this time when paper policies are unavailable. Policy Delivery Options [[DOWNLOAD](#)]

ePolicy Delivery

1. **DocFast via iPipeline:** Available for all Lincoln life insurance products at no cost. Initial set-up may take up to 2 weeks, and an acknowledgement agreement is required.
2. **Lincoln *MoneyGuard*® DocuSign eDelivery:** ePolicy Delivery sent directly to the agent and client. Initial set-up can be completed within 24 hours.

To get set-up for ePolicy Delivery, contact your dedicated Lincoln Underwriting and New Business team.

Digital PDF Policy Delivery

Lincoln generates and provides a PDF of all issued life insurance policies, excluding *Lincoln TermAcce!*®. The policy PDF can be accessed two ways:

1. **Lincoln producer pending website:** Download up to 5 policies at one time from the Pending List
 - Self-service Policy PDF Access [[DOWNLOAD](#)]
2. **Request Secure Email from Lincoln New Business Associate:** If you do not have access to Lincoln’s producer pending website, you can request a policy PDF on the Cover Letter, or you may contact your Lincoln New Business Associate

Policy PDF Delivery Notice Options:

1. **Wet Signature:** Scan and email or fax a copy of the signed policy back to Lincoln
2. **DocuSign:** If a DocuSign agreement with Lincoln is in place, the Delivery Notice can be loaded into DocuSign to obtain an electronic Signature from the client. (not available for Lincoln *MoneyGuard* in New York)

If you would like to receive a duplicate printed paper policy after offices re-open and normal business operations resume, please notify your Lincoln New Business Associate. (not available for *Lincoln TermAcce!*®)

What options does Lincoln offer for Policy Delivery?

If I’m an iPipeline subscriber and have questions or issues with DocFast, who do I contact?

iPipeline subscribers should contact iPipeline Production Support directly at:

Email: support@ipipeline.com
 Phone: (800) 641-6557, Option 3.
 Monday – Friday, 8:00am – 7:00pm ET

Does Lincoln offer the capability to email not-in-good-order (NIGO) forms to the field for completion or signature?

Lincoln offers eNIGO, an option for producers and clients to electronically satisfy not-in-good-order (NIGO) form requirements, after application submission, by leveraging DocuSign to capture electronic signatures. Access is available at no cost and is currently available for cases that are submitted through the following Underwriting teams:

- **Life Insurance:** Brokerage (MGA, GA, ABGA), LFA, Producer Group, *Lincoln TermAcce!*[®]
- **MoneyGuard[®]:** Brokerage (MGA, GA, ABGA), LFA, Producer Group

Resources

- **eNIGO FAQ** [[DOWNLOAD](#)]
- **eNIGO Agent Overview** [[DOWNLOAD](#)]
- **eNIGO Agent Training** [[VIEW](#)]

If you do not have access to eNIGO capabilities, your Lincoln New Business Associate can send you a PDF copy of the forms during this time.

With many companies moving to mandatory work-from-home for all employees, are there options to mail the policy to an alternate address?

For policies issued on or after 12:00pm ET on Friday, March 27, 2020, traditional paper policy prints will temporarily be unavailable for all life insurance products, including Lincoln *MoneyGuard[®]* solutions. Electronic policy delivery (ePolicy Delivery) and PDF policy delivery options will remain available and must be leveraged for policy delivery during this time when paper policies are unavailable. Policy Delivery Options [[DOWNLOAD](#)]

For cases issued prior to March 27, 2020, Lincoln will make an exception to mail the policy print to an alternate address. We must receive a formal written request from the agent or agency by March 26, 2020; an email is acceptable.

UNDERWRITING & NEW BUSINESS | Product and In-force Book of Business

Do you anticipate any product changes (in the individual life insurance business) in the next 90 days, that might be disruptive to opportunities we are currently working on?

Lincoln is committed to proactively managing our business to ensure we are operating responsibly for the long-term. As we have always done, we continue to monitor the external environment, and if necessary, as part of our disciplined approach to financial and risk management, we will make responsible product adjustments, guided by our long-term objective of honoring commitments to policyholders. By remaining nimble, we are confident in our continued success partnering with you to meet the needs of your clients.

If an insured had an in-force policy prior to the outbreak and passes away from it, are there stipulations in the policy for infectious diseases?

There are no exclusions that would impact the payment of a death benefit caused by COVID-19 or other epidemic/pandemic infection.

UNDERWRITING & NEW BUSINESS | Foreign National Guidelines

Will Lincoln consider loosening Foreign National Guidelines with respect to solicitation and delivery, given that potential applicants/clients may not be willing or able to sign paperwork on US soil?

No. The application and paperwork must be signed in the U.S. The current Foreign National Guidelines will continue to apply.

Any possibility to allow clients who are stuck in low profile areas for the virus to have LPOA's signed at the US Embassy authorizing someone in the US to be able to conduct business as a POA on their behalf to also include medical amendments?

No. The current Foreign National Guidelines will continue to apply.

Can we expand our DOI requirement beyond 90 days as some clients currently can't make it back to the US within 90 days to deliver the policy due to travel restrictions?

No. The current Foreign National Guidelines will continue to apply.

CUSTOMER SERVICE

Will Lincoln's hours of operation change?

The Life Care Center hours will remain Monday – Friday 8:00AM – 6:00PM EST. We will continue to monitor and communicate any changes.

Will Lincoln's service levels change?

There are no current plans to change our service levels. Lincoln is committed to maintaining the current service levels. We will continue to monitor and communicate any changes.

How might service be impacted if Lincoln employees are affected by the coronavirus?

Our top priorities are helping our employees understand what actions to take to protect themselves and their families, as well as providing unwavering service to our customers like you. We remain confident that we will be able to take advantage of our flexible work from home policies to continue to provide service. Lincoln is prepared to enact business continuity protocols should they be needed.

PRODUCT

Do you anticipate any material and imminent product changes due to interest rate/market volatility?

Lincoln is committed to proactively managing our business in this current environment based on our future expectations to ensure we are operating responsibly for the long-term. As we have always done, we continue to monitor the external environment, and if necessary, as part of our disciplined approach to financial and risk management, we will make responsible product adjustments, guided by our long-term objective of honoring commitments to policyholders. By remaining nimble, we are confident in our continued success partnering with you to meet the needs of your clients.

LICENSING & APPOINTMENT

Will the appointment process change?

The process has not changed for licensing and appointments. Financial professionals will need to work with their BD/MGA back offices to complete process/paperwork. LFG does not require a wet signature on the L&A/contracting paperwork for any line of business. We will accept faxed or scanned images of these documents. Fax # is (603) 226-5311 and the email address is contracting@lfg.com.

In the event financial professionals are unable to sign, scan or email documents, what alternatives are available for them?

LNA Access, available through DTCC, is a consideration for the broker-dealer. DTCC does not assess a fee for a BD/MGA to use this service, nor will LFG.

LFG is currently reviewing our licensing and appointment processes, applicable to all product lines, to explore other alternatives for broker-dealers and financial professionals who are having trouble in completing or transmitting the required documents.

How do I request a withdrawal or a policy change?

Withdrawal and policy change requests must be made in writing, signed and dated. The request can be mailed to Lincoln or sent as email attachments to CustServSupportTeam@LFG.com

What in force transactions can be processed over the phone?

Loans can be requested over the phone, partial withdrawals need to come in writing, there is the Request for Partial Surrender/Withdrawal Life Insurance Policies Form# CS06341

If the Policy is a Modified Endowment Contract loans cannot be requested by phone they would need to come in writing, there is the Policy / Certificate Loan Agreement Form# CC06339

The limit is \$50,000.00 anything requested for that amount or greater needs to come in writing.

On Variable & Indexed policies the owner must have provided prior written approval to take a loan over the phone either on the application or on the Telephone and Internet Transfer Authorization Form for Variable and Indexed UL Form# CS11590 (see third attached).

All the above criteria are subject to medallion signature guarantees that may be placed on a policy to prevent fraud, in which case requests may need to still come in writing.

Customers also placing password restrictions on their policy may revoke the ability to request for loans over the phone as well.

Life insurance issued by The Lincoln National Life Insurance Company, Fort Wayne, IN and Lincoln Life & Annuity Company of New York, Syracuse, NY, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer. Contractual obligations are backed by the claims-paying ability of the issuing insurance company. **The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so.** Lincoln Financial Group is the marketing name of Lincoln National Corporation and its affiliates.