



To: All Distribution Channels
From: Underwriting & New Business
Date: 3/7/2016
Re: Lincoln *LincXpress*SM eDelivery Incentive Program Effective 6/1/2016

What we are doing?

- Lincoln is offering a financial incentive to **agencies** that will encourage the electronic delivery of insurance policies.

Why we are doing this?

- There are substantial, benefits to both the Carrier and Distributor including:
 - Same day delivery of issued policies to agency
 - Quicker revisions on issued policies (if necessary)
 - Faster delivery of policy to owner
 - Does not require a face to face meeting with the client
 - Expedites compensation pay out

What are the advantages?

- Quick, secure policy arrival on the day of issue, speeding up your ability to review and make same day changes
- Fast turnaround times for increase sales opportunities and faster compensation
- Simple 24/7 electronic access to policies whenever you need them
- Easy viewing on your mobile phone while you're on the go
- Convenient e-signature capabilities to eliminate postage cost and paperwork

What are the program highlights?

- All life insurance products will qualify for this incentive
- Incentive payments will be made at the agency level
- Campaign will run from 06/01/2016 to 12/30/2016 with one-time payment with an anticipated payout in Q1 2017
- Monthly tracking reports will be provided to Agencies to let them know how they are doing
- Policies will be retrievable via iPipeline or on the pending website

How will the eDelivery Incentive Campaign work?

- Agencies that eDeliver 20% - 59% will receive an incentive of \$10 per policy
- Agencies that eDeliver 60% - 89% will receive an incentive of \$15 per policy
- Agencies that eDeliver 90% + will receive an incentive of \$20 per policy
- Monthly reports will be sent out to the Agency and will include
 - % of policies eDelivered
 - Payout they would receive if the program ended that month

How long will this incentive be available?

- The program is expected to end 12/31/2016 unless extended by Lincoln. Additional details will become available as we get closer to the end date.

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How do I get started?

- There are two methods you can utilize for eDelivery. You may use the iPipeline/DocFast or Lincoln advisor portal method Website.

What steps do I take to sign up for iPipeline/DocFast method?

- Register for DocFast set up at <https://policyexpertpartnerportal-uat.ipipeline.com/Registration/Lincoln>.
- Complete contact information and user registration.
- iPipeline will reach out within two business days to schedule a training time.

What steps do I take to sign up for the Lincoln advisor portal method?

- Sign up on your Lincoln advisor website*
- Elect eDelivery option on case-by-case basis. Default is not available
- Agency/agent log into pending website to print PDF.
- Wet signed documents sent back to Lincoln through normal paper transmission for placement review
- This delivery method is NOT available for delivery of Term Accel Policies. These policies must be eDelivered via the Docfast method

*Advisor access through LFD.com or the Lincoln Solutions Center, varies by distribution channel.

What is the cost to the agency/agent for eDelivery?

- There is **no cost**.

What products and application types would apply for eDelivery?

- All current Lincoln life insurance and Lincoln MoneyGuard policies can be sent using eDelivery as long as your case meets proper criteria.

Are there any campaign restrictions?

- Policies with more than four owners
- New York policy replacements for four or more policies
- Policies for insureds younger than their state's regulated age where the owners are not the parents or legal guardians
- Policies that require the following items to be completed and signed at delivery: policy replacement forms, Lincoln LifeComp forms, and allocation forms

Will eSignature be required to complete the eDelivery process?

- No, DocFast offers a Print and Wet Sign feature if you or your clients prefer to sign in pen instead of eSignature

What support tools are available to assist in adoption program?

- Weekly Status calls with iPipeline to go through any issues/concerns
- Dedicated iPipeline team to support LFG
- Weekly training sessions that will be available for both agencies and agents on alternate weeks

What is the impact to wholesalers and advisors?

- Account Managers, UAs, OMs, SVPs, and Wholesalers will need to be aware of the program and trained accordingly.
- Account Managers, SVPs and Wholesalers will need materials to sell the program to their firms. Agents are not included in the incentive program.

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Next steps:

- Communications timeline:
 - Week of 4/4/16 – Incentive update call to Sales and Account Managers
 - Week of 4/11/16 – Delivery Marketing package to RM
 - Week of 4/18/16-Account Managers/RMs will begin call to National/Home Office about the Incentive Program.
 - By 4/25/16- RMs will provide confirmation that communication is completed
 - Week of 4/18/16 – Delivery of Marketing package to SVP
 - Week of 4/25/16- SVP begin call to their agencies
 - 6/1/16 – Incentive program begins
- Contact your Underwriting & New Business team with any questions.

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