



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		Traditional paper application	Fully electronic traditional application available through iPipeline
Product	UL, SUL, IUL, SIUL, <i>Lincoln LifeElements</i> ® Level Term	Variable UL	All permanent life insurance products and <i>Lincoln LifeElements</i> Level Term	UL, SUL, <i>Lincoln LifeElements</i> Level Term
Submission method	eTicket or paper ticket	Paper ticket	eTicket only	Full paper application
Underwriting classification	Subject to product specifications		Preferred plus through Table D	
Age limits	Subject to product specifications		ages 18 – 60	
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	
Automated underwriting	Ages 18 – 60 Face amounts \$1 million or less Excludes Survivorship products (SUL, SIUL, SVUL)		Not available	
Traditional underwriting	Your dedicated Lincoln in-house Underwriting team		Not available	
APS requirements*	Underwriter discretion		Not required	
Lab-free consideration	Ages 18 – 60 Face amounts \$1 million or less For healthiest lives only		Ages 18 – 60 Face amounts \$100,000 – \$1 million For healthiest lives only	
Delivery method	Optional eDelivery; offers same-day delivery to client		eDelivery required	
			Optional eDelivery; offers same-day delivery to client	

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

Insurance products issued by:
The Lincoln National Life Insurance Company
Lincoln Life & Annuity Company of New York
For agent or broker use only. Not for use with the public.

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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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 (2017) policy form TRM6063 and state variations. Not available in MA or NY.

Lincoln LifeElements® Level Term (2014) policy form TRM5065 and state variations; TRM5065N.2/15 in NY. Only available in MA and NY.

Lincoln TermAccel® Level Term policy form TRM5065/ICC14TRM5065 with endorsement END7013, data pages TA5165, and state variations. Not available in NY.

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