

Digital PDF Policy Delivery Instructions

Agent/Broker self-service steps for life insurance policies

Thank you for choosing Lincoln for your client's insurance needs. Lincoln's digital PDF policy delivery service is designed to help you move business forward and meet the needs of your clients in the most efficient and effective manner. Please follow the instructions specified below to prepare the digital policy for client delivery.

Instructions to Follow

After printing the digital pdf, complete the following steps:

Step 1: To Be Signed by the Client and Returned to Lincoln

- All requirements listed on the **Policy Delivery Letter** (1st page of enclosed policy package)
 - Examples include but are not limited to:
 - **Signed ABR Disclosure Statement**
 - **Amendment**
 - **Policy Delivery Notice**
 - **Illustration**

Step 2: For the Client's Records

- Please provide any documents within the policy package after the **Policy Delivery Letter** that do not require signatures to the client, to retain for their records. Examples include but are not limited to:
 - **Initial Premium Payment Selection Letter**
 - **Lincoln Financial Thank You Letter**
 - **Lincoln Financial Group's Monetary Instrument Policy**
 - **Lincoln Financial Group Privacy Practices Notice**
 - **Statement of Policy Cost and Benefit Information**
 - **Right to Cancel – Important Notice Regarding Replacement**
 - **The Life Insurance Buyer's Guide**
 - For Term policies only, **Informational Cover Sheet** as shown in image #1.

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The Lincoln National Life Insurance Company

100 North Greene Street, P.O. Box 21008, Greensboro, NC 27420-1008 800-487-1485

Informational Cover Sheet

Policy TRM6063

TERM LIFE INSURANCE RENEWABLE ANNUALLY TO INSURED'S ATTAINED AGE 95

Premiums are guaranteed and level during the Level Term Period. After the Level Term Period, premiums are guaranteed and increase annually until the Date of Expiry. The Policy has an Automatic One-Time Face Amount Decrease at the end of the Level Term Period.

- ❑ For Term, UL, IUL, VUL policies, **The Lincoln National Life Insurance Company Page** reflecting the signatures of **Dennis Glass** and **Nancy Smith** as shown in image #2 through **The Lincoln National Life Insurance Company Page** reflecting our **Home Office Location** and **Service Office Mailing Address** as shown in image #3.

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The Lincoln National Life Insurance Company
(the "Company")
A Stock Company

Home Office Location: Fort Wayne, Indiana
Service Office Mailing Address: The Lincoln National Life Insurance Company
100 North Greene Street
P.O. Box 21008
Greensboro, NC 27420-1008

The Lincoln National Life Insurance Company agrees to pay the Death Benefit Proceeds to the Beneficiary after receipt of Due Proof of Death that the death of the Insured occurred while this Policy is In Force, and to provide the other rights and benefits in accordance with the terms of this Policy.

PLEASE READ THIS POLICY CAREFULLY
This is a legal contract between you and us. This Policy is issued and accepted subject to the terms set forth on the following pages, which are made a part of this Policy. In consideration of the application and the payment of premiums as provided, this Policy is executed by us as of the Policy Date at the Service Office shown above. Pay particular attention to the Policy Specifications as they are specific to you and may contain important terms and conditions.

Right to Examine this Policy
You may return this Policy for any reason to an insurance agent through whom it was purchased, if applicable, or to us at the address listed above within 20 days after its receipt. If returned, this Policy will be considered void from the Policy Date and we will refund, as of the date of the returned Policy, any premiums paid.


President


Secretary

Insured:
Policy Number:

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The Lincoln National Life Insurance Company

Home Office Location: Fort Wayne, Indiana
Service Office Mailing Address: The Lincoln National Life Insurance Company
100 North Greene Street
P.O. Box 21008
Greensboro, NC 27420-1008

Note: This will be the last page of the policy and it does not include any signatures of Lincoln

Step 3: For the Agent/Broker's Records

- ❑ Please make copies of or retain the documents listed below for your records prior to delivering the contract to the client:
 - **RETAIN: Policy Delivery Letter** (1st page of enclosed policy package)
 - **MAKE COPIES:** Any applicable requirements listed on the **Policy Delivery Letter** (1st page of enclosed policy package)
 - Examples include but are not limited to:
 - **Signed ABR Disclosure Statement**
 - **Amendment**
 - **Policy Delivery Notice** (2 copies enclosed, retain 1 copy)
 - **Illustration**

Additional Policy Delivery Options

In addition to our digital PDF policy delivery service, Lincoln offers ePolicy – also available at no cost. **If you're not already set up for ePolicy Delivery, contact your dedicated Lincoln Underwriting and New Business team to get started.**

ePolicy Delivery

Electronic policy delivery offers secure online review of your policy and enables electronic signing for the agent and client from a computer or mobile device. After all signing parties have completed the process, the policy is immediately available for download.

1. **DocFast via iPipeline:** Available for all Lincoln life insurance products at no cost.
 - Register for DocFast through iPipeline: LincolnFinancial.com/eDelivery
 - Initial set-up may take up to 2 weeks, and an acknowledgement agreement is required
 - Indicate eDelivery as the method on the Cover Letter at submission
2. **Lincoln MoneyGuard® Direct DocuSign eDelivery:** Available for Lincoln *MoneyGuard* only and the policy is electronically sent directly to the agent and client.
 - Contact your Underwriting and New Business team to get started.
 - Initial set-up can be completed within 24 hours. (not available in New York)
 - Indicate eDelivery as the method on the Cover Letter at submission

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.