



**TermAccel<sup>SM</sup>**  
**Frequently Asked Questions**

QUESTION	ANSWER
<b>Program:</b>	
What is TermAccel?	TermAccel is Lincoln's new Term Product which offers competitive coverage for the lower face amounts (\$100-\$500k), durations of 15, 20, 30 years and lower age categories (18-50). This is a fully underwritten and automated offering, utilizing e-signature and e-delivery. Application fulfillment will be handled in house with a dedicated TeleApp team designed to handle this line of business.
How do I access TermAccel?	In order to access TermAccel you will need to run a quote via iPipeline Life Pipe.
What are the advantages of this program?	<p>This is an Accelerated, Balanced and Consistent offering. The advantages of this program include simplicity, an ability to offer a quick and efficient process as well as providing competitive pricing and features. This streamlined approach can be described as:</p> <ol style="list-style-type: none"> <li>1. Run the quote;</li> <li>2. Complete the ticket;</li> <li>3. Adopt an Electronic signature;</li> <li>4. Deliver electronic policy.</li> </ol> <p>Additionally this automated process will provide a consistent and predictable experience with proactive communications to the distributor at multiple stages throughout the process.</p>
Where is TermAccel currently available? Will the program be expanded in the future?	TermAccel will be available in all states except NY. We are planning to roll out to NY in the future.
<b>Product:</b>	
Is term conversion available?	Yes. As we offer an industry leading full suite of permanent solutions, conversion may be to any permanent life plan made available by Lincoln for the purposes of conversion from this term life insurance plan at the time of conversion.

<b>QUESTION</b>	<b>ANSWER</b>
Is TermAccel available to replace existing coverage?	Yes, TermAccel is available for clients replacing existing coverage through Lincoln or any other carrier.
Is backdating allowed?	Backdating is allowed, however backdating to save age in order to qualify for this program is not allowed.
Are face amount decreases allowed?	Yes, face amount decreases are allowed at the end of 3 <sup>rd</sup> policy year but the face amount cannot be decreased below \$100k.
<b><i>Process:</i></b>	
What is the anticipated turnaround time with this new process?	We expect the time between a ticket submission to Lincoln and placement of the policy inforce to average less than 20 days. For a given case, the timeline is primarily dependent upon the customer's availability for completing our TeleApp Interview and the Vitals and Physical Measurements (height/weight/blood pressure/fluids). Clients who complete these steps in a timely fashion will experience significantly shorter turnaround times.
Will this process work if the owner and insured are different? Are multiple owners allowed?	Yes, the process works if the owner and insured are different. After ticket submission additional owners cannot be added (as the solicitation becomes void). TermAccel allows one trust as owner and up to three trustee signatures maximum. Multiple trusts as owners are not allowed.
Why is an electronic signature required up front?	By collecting the signature upfront we ensure the application is collected in good order and avoid any potential delays throughout the process. Initial MIB, Rx and MVR screens will inform our underwriting decision and avoid unnecessary interviews and medical testing for individuals who are not likely to qualify for this product. Traditional e-signature and face-to-face options are available.
What if my client does not have an email address?	Your client needs to agree to an electronic process in order to qualify for this program. An email is required to continue the application.

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What is the agent's responsibility?	<p>The agent plays an important role in this simple process, specifically assisting in:</p> <ol style="list-style-type: none"> <li>1. Pre-qualifying the client;</li> <li>2. Running a quote;</li> <li>3. Completing the ticket;</li> <li>4. Preparing the client for the Tele App Interview;</li> <li>5. Preparing the client for the Exam;</li> <li>6. Delivering the policy.</li> </ol>
Are there situations where we would ever use paper applications?	No, paper applications will not be able to be submitted through this process.
How will policies be delivered?	Policies will be delivered electronically, as Lincoln will not be generating paper policies. We strongly suggest that you follow the electronic path. If you choose to print the policy please note you will need to email or fax the delivery requirement back to Lincoln.
What if I am not registered to receive electronic policies?	If you are not registered to receive electronic policies, you will need to contact the TermAccel team to register.
Need Help / Contact Us	<p>There are multiple ways to contact the team:</p> <ul style="list-style-type: none"> <li>• <a href="mailto:termacceluwnb@lfg.com">termacceluwnb@lfg.com</a></li> <li>• New Business Associate Queue Number: 844 – 815 – 6925</li> <li>• Fax Number: 336 – 335 – 2132</li> </ul>
How and when will I receive status information on a TermAccel case?	<p>TermAccel has been built with multiple communication touch points to ensure a streamlined process as well as proactive communication. These touch points include: agent validation confirmation; status of the ticket; status of the tele app interview; auto ordering of Vitals and Physical Measurements and case approval or declination. Additionally, status of the case will be available on LFD – LFN – LFA.com.</p>
Why is the TeleApp interview required?	TermAccel is designed to be quick and efficient and the answers obtained through the interview will populate the required application package. Completing the interview eliminates delays in the process and reduces the effort required by the advisor.

<b>QUESTION</b>	<b>ANSWER</b>
What can the client expect during the TeleApp interview?	The interview is expected to take between 20-30 minutes. Preparation is key to ensure that the process goes smoothly. To prepare for the interview we have created a worksheet to assist your client. Some of the items the client should be prepared to discuss include: medical history including diagnosis; symptoms and conditions in the last 10 years; doctor visits; hospital and medical facilities visits; employment and income; tobacco and alcohol use; hobbies/avocations; and beneficiaries.
Do I need to initiate the TeleApp Interview?	No, you will not need to initiate the interview. Lincoln's in-house team of TeleApp associates will contact your client directly upon receipt of the ticket and preliminary review. Initial contact will typically occur within 1-2 business days.
Who handles the exam? Can I use my current exam company and set it up myself?	Lincoln will order both the Vitals and Physical Measurements. You will not be able to use your current exam company or set up exams. Clients can securely access lab results at no cost through the designated online lab service website for Lincoln ordered labs. The online portal provides clients with their results faster and in a consumer-friendly format that provides greater detail and information on each result. Information will be provided to the client directly about viewing their lab results online.
Can we use an exam from another company?	In order to deliver a streamlined experience, this process has been directly integrated with our partner exam vendor(s) and is not compatible with other company's exams.
If my client is not approved, will you share the exam?	Yes, we can share our Part II of the application if your client is declined or approved at a rate other than applied.
Can I submit a dual submission for TermAccel and other products?	Yes, dual submissions are allowed. It is highly recommended that you submit the TermAccel application first, as the medical information and labs collected during the TermAccel process can be leveraged for other life product submissions, making it easier on your client. Because of the automated nature of TermAccel, the process cannot use information from other product submissions.
Which payment and payor options are available?	There are multiple payment options available. These include: - Monthly payments – Electronic Funds Transfer (EFT) only; - Quarterly, semiannual and annual payments - Direct bill or EFT.
Is temporary insurance available?	Yes, temporary insurance is available. Payment must be made via EFT.

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Can payments with the ticket be accepted?	No, payments with the ticket will not be accepted. Only payments for Temporary Insurance Agreement (TIA) are accepted.
<b>Underwriting:</b>	
Which clients qualify?	TermAccel is available for ages 18-50 with a face amount ranging from \$100 - \$500k. The product is available in durations of 15, 20 and 30 years. The rate classes available are Preferred Plus Non Tobacco/Preferred Non Tobacco/Preferred Tobacco/ Standard Non Tobacco and Standard Tobacco/ Tables B-C-D.
Are flat extra ratings allowed?	Yes, up to \$5 extra per thousand.
Will the same Underwriting and New Business team process TermAccel?	No. TermAccel will be processed by one dedicated team located in Greensboro, NC.
What materials are available to pre-qualify the clients?	A Pre-Qualification brochure is available to determine which client best qualifies for TermAccel.
What are the UW requirements for TermAccel?	The Underwriting requirements include a MVR, MIB and Rx checks. Additionally there will be blood and urine testing; height, weight, blood pressure and pulse. A TeleApp interview will be required as well.
Do you require an APS?	No, an APS is not required.
What type of factors may result in my client not being approved for TermAccel?	There could be a number of factors and some of these may include: adverse driving record; use of certain high-risk medications (as determined by Lincoln); any medical condition(s) with adverse risk that exceeds the tolerance for this product.
Are informals/trials/quick quotes allowed?	No, these will not be allowed.
If my client is not approved for TermAccel can they apply for <i>Life Elements</i> <sup>®</sup> Level Term?	In rare cases someone who is declined for the TermAccel product could be accepted for <i>LifeElements</i> as this product allows for higher table ratings and the collection of additional evidence such as an APS. Your client may apply for a <i>LifeElements</i> policy if they are declined for TermAccel. ( <i>LifeElements</i> is still subject to minimum face amount requirements of \$250k). They will need to complete a full application for consideration. Clients with complex medical histories who are likely to receive high table ratings are not ideal candidates for the TermAccel process and should strongly consider beginning with the <i>LifeElements</i> product.

QUESTION	ANSWER
Is the Table Reduction Program (TRP) available on TermAccel business?	No, the Table Reduction Program is not available.
Is TermAccel available for Foreign Nationals or Premium Financing?	No, neither is allowed under this offering.
Will Lincoln allow the same criteria for cigar and pipe smokers on TermAccel as on the rest of the Lincoln portfolio?	Yes, refer to Standard Tobacco/Non Tobacco Guidelines.
Can I speak with an underwriter if I want to negotiate an underwriting offer for TermAccel business?	No, given the automation and guidelines required to make this product available at an affordable cost to your client, we will not negotiate underwriting decisions.
<b>Compensation:</b>	
How will I be compensated?	Compensation structure remains the same as <i>Lincoln LifeElements</i> <sup>®</sup> Level Term.
Can more than one agent be on the case?	Yes, up to four agents may be on each case.

*Lincoln TermAccel*<sup>SM</sup> level term life insurance is issued on policy for TRM5064/ICC14TRM5065 and state variations by The Lincoln National Life Insurance Company, Fort Wayne, IN. *Lincoln TermAccel*<sup>SM</sup> level term life insurance is issued on data pages TA5165-15, TA5165-20 and TA5165-30. The Lincoln National Life Insurance Company is not authorized nor does it solicit business in the state of New York. Contractual obligations are backed by the claims-paying ability of The Lincoln National Life Insurance Company.

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