NEW BUSINESS

What to Expect During Life Insurance Underwriting

Lincoln Financial Group| Term Accel

ASH BROKERAGE
AN INTEGRITY COMPANY

The Ash Brokerage New Business team is committed to providing you with quality service in a timely manner. Now that your client has decided to apply for a life insurance policy with **Lincoln Financial Group**, here's what you can expect during the next few weeks.

1. Online Interview

Lincoln will email your client from donotreply@lfg.com with a link to complete an online interview. The link will remain active for 10 days and must be completed in English. If the link expires, Ash can request that Lincoln resend a new link. If your client has questions during the interview, a "Help" feature is available, or they may chat online with a Lincoln specialist (Monday to Friday, 8 a.m. to 9 p.m. ET). The online interview will take approximately 20-30 minutes to complete and is mobile-friendly. Once they begin, the information they've already entered will be saved, and they can come back to finish later. If your client would rather do the interview via phone, that option is available at special request.

** If a Real-Time Offer can be made, we will be notified within 24 hours (limited to specific face amounts and client ages). If an underwriter must review further, it could be up to 7 business days for an update. An accelerated decision may still be possible. However, if labs are required – we'll proceed to step 2 - Paramedical Exam.*

Online Interview preparation tips:

- Driver's license and social security number
- Income, assets and liabilities totals
- Owner and beneficiary to include name, DOB, SSN, address, phone number, email address and relationship to proposed insured
- Other life insurance policies, including company names, coverage amounts, policy numbers and issue dates
- Personal medical information: height/weight, names of medications, family history, date/reason/results for last visit with primary care doctor and all other recent medical treatment
- If applicable, details regarding hobbies and avocations (scuba diving, racing, sky diving, aviation, etc.)

2. Paramedical Exam

If needed, Lincoln may schedule a paramedical exam. The client will be contacted by a trained medical examiner to schedule an appointment with the client at their home, place of business, or another convenient location for their exam. The examiner will take the client's height, weight, blood pressure, pulse, collect blood and urine and possibly conduct an EKG and/or a complete medical history report if required based on their age and amount applied for.

Exam preparation tips:

- Avoid strenuous exercise the day before
- Don't eat solid foods or drink alcohol eight hours before
- Don't use tobacco or drink caffeinated beverages one hour before
- Drink a glass of water one hour before

3. Attending Physician Statements (APS)

If the insurance underwriter requires an APS, the client's physician(s) and/or any specialists they've visited within the last five years will be contacted and asked to provide the medical records. Ash will provide the signed HIPAA authorization to the physicians. If required depending on the physician or facility, Ash could request a special authorization or wet signatures.

Confidentiality: *All information obtained during this process is maintained in the strictest confidentiality. The information is shared only as indicated in the signed HIPAA authorization.*

** PLEASE NOTE: Service levels are subject to change and overall turnaround time of time until approval is impacted by client availability for interview, client response time to additional information requests, availability for lab requirements, and medical records, if required.*

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4. Underwriting Process

If additional information is needed, such as clarification of client responses during the interview, re-questioning due to discrepant information, or other applicable questions, the underwriter may need addressed to decide, your Ash Case Manager will notify you of what is required. As the advisor, you are responsible to follow-up with your client for the additional information. ***Once all underwriting information has been obtained, please allow 5-7 business days at minimum for the underwriter to complete their review.*** Once a decision is made, your Ash Case Manager will notify you of the underwriting offer.

5. Special Notes

Term Accel is available up to a Table D rate class. If an applicant falls outside of Table D, the application will be an auto-decline. Depending on the circumstances of an unfavorable decision with Term Accel, Ash will review to determine if we can pivot to Lincoln's Life Elements product for additional underwriting. Paramed exams completed for other insurance companies cannot be used on Term Accel business.

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