

Enhancing the *LincXpress*® Client Experience with Online Interview

Available August 24, 2020

Lincoln Underwriting & New Business is committed to providing a superior customer experience as we continue to enhance our digital capabilities to deliver streamlined processes with quicker turnaround times. On July 20, Lincoln launched online client interview for *Lincoln TermAccel*® and we're already seeing great results and hearing positive feedback from our partners and clients. The **usage rate of online interview is over 60%** compared to the phone option, and the turnaround time from when the link is emailed to the when the client completes the interview is, on average, **less than 2 days**.

Beginning August 24, we are pleased to further expand this online interview capability to improve the *Lincoln LincXpress*® ticket submission process. Online interview provides clients with a choice in how they provide their personal Part I and Part II application information to Lincoln: **online** or **phone**. This mobile-friendly option will enable clients to complete their interview in privacy, at a time most convenient to them.

LincXpress Online Client Interview: What you need to know

- Available for all *LincXpress* ticket submissions (paper ticket or eTicket) for single-life UL, IUL, VUL and *Lincoln LifeElements*® Level Term cases. Subject to firm approval; will be available for survivorship cases in late-2020.
- The interview questions will be the same for **online interview** (eInterview) or **phone interview** (Tele-App)
- Online interview will be the **default** client interview method; however, the agent can select the Tele-interview method on the paper ticket or within the *Client Interview* section in the electronic ticket submission process
- After the ticket is received by Lincoln, a secure link will automatically be emailed to the client to begin their online interview (the link will remain active for 10 days but can be resent by the New Business Associate, if needed)
- The online interview is estimated to take approximately 20-30 minutes to complete
- At any point through the online interview, the client can opt to continue over the phone with a Lincoln representative

Key Benefits



Enables Faster Turnaround

- **Secure link is emailed directly to the client**, following receipt of submission at Lincoln
- **Immediate availability** for the client to begin the interview, as soon as they receive the email from Lincoln

Streamlined User Experience

- **Private and convenient** online interview completion, at any time on any day
- **Mobile-friendly** and can be completed on any device
- **Auto-save** functionality enables client to stop and come back later to complete the interview, with no loss of previously entered information
- **Support tools** are provided for the client, if needed:
 - Online Chat with a live Tele-App specialist (Monday-Friday, 8am – 9pm ET),
 - Help FAQs, and a
 - Medical Terminology Tool
- **Option to select a lab appointment time** at the end of the interview
 - Cases \$1 million or less for ages 18-60: client can select a preferred day and time, should labs be required
 - Cases over \$1 million and/or ages 61+: labs will be required, and clients can schedule the lab appointment at the end of the online interview



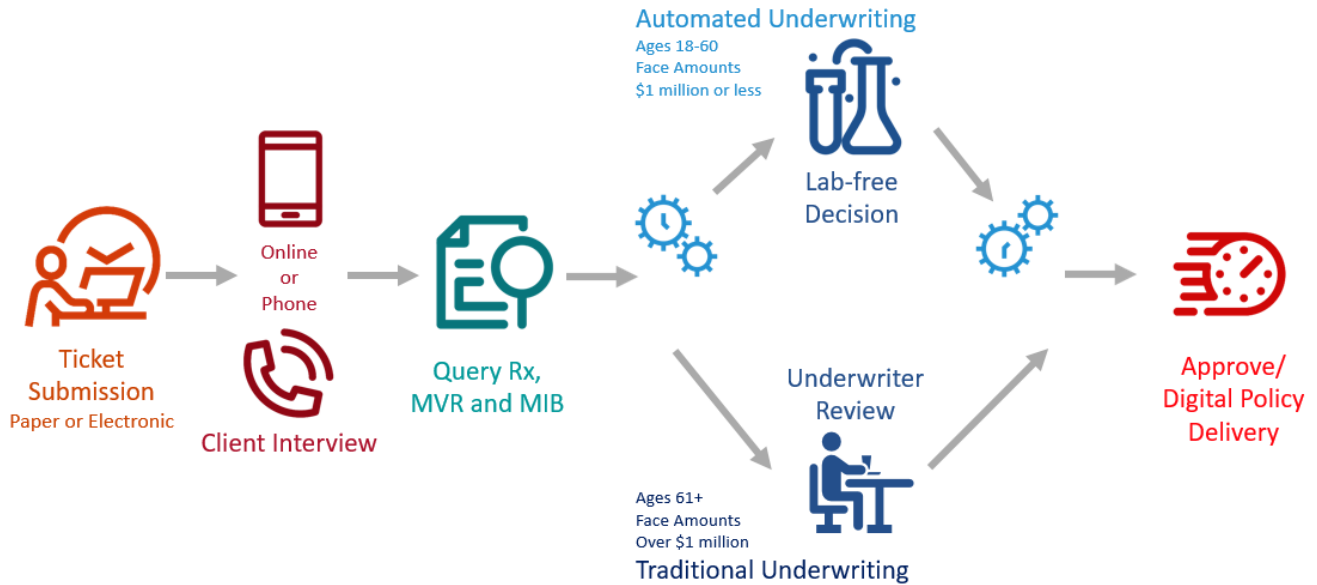


Communication

- **Status updates** will be provided within the policy details page on the Pending Website and in Automated Email Notifications

LincXpress® Workflow

A streamlined application submission process with accelerated underwriting opportunities



Underwriting decisions are based on the information your client provides during their interview; a Pre-interview Worksheet is available to help your client prepare.

Resources and Training

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| LincXpress® Online Interview Agent Training Brainshark | VIEW |
| LincXpress® Online Interview Client Experience Brainshark | VIEW |
| Client Interview Prep Worksheet | VIEW |
| LincXpress® Agent FAQ | VIEW |

Note for Survivorship Policies: All survivorship cases are reviewed through traditional underwriting. Cases for clients ages 18-60, \$1 million or less will be eligible for lab-free consideration. Online client interview will be available for survivorship policies in late-2020.

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