



LINCOLN LEADER

LIFE INSURANCE VERSION
INFORMATION COMPILED BY INDIVIDUAL MARKETS, PRODUCT & DISTRIBUTION SUPPORT
Volume 5, Issue 12 7/29/07

Key Headlines

- Underwriting Updates
- Reminder: Retiring term products transition period ending on Friday, August 10, 2007
- *MoneyGuard*[®] Series form update
- Updated Contracting information

Underwriting Updates

The underwriting information and guides posted on the websites have been updated and reformatted. These include:

- **Age & Amount Grid** - identifies the underwriting requirements by age and amount.
- **Foreign Nationals Guidelines** - outlines Lincoln's underwriting policy with respect to citizens of foreign countries. This guide has been updated to include a list of countries allowed.
- **Table Reduction Program** - lists the eligibility criteria and restrictions for this program.
- **Preferred Underwriting Criteria** - sets forth the standards for a preferred underwriting class.
- **Underwriting Jumbo and Autobind Limits** - outlines the maximum amount of insurance allowable by product type.
- **Guaranteed Issue and Simplified Issue Guidelines** - have been updated with respect to maximums.
- **Guidelines for Ordering an Attending Physician's Statement (APS)** - details by age and amount when an APS is needed and any special requirements.
- **Approved Vendor List** - identifies vendors available for paramedical examinations, APS services, lab services, and inspection services.

In addition, three new medical guides have been created (and posted to the websites) to help determine (prior to submission) how impairments, cancers, procedures and surgeries may impact underwriting. These include:

- **Underwriting Guide for Common Cancers**
- **Underwriting Guide for Common Conditions**
- **Underwriting Guide for Procedures and Surgeries**

State Availability

Click here for the current life product state availability charts.

Click here to view the life forms approval chart.

Reminder: Retiring term products transition period ending on Friday, August 10, 2007

The end of the 30-day transition period for retiring term products is quickly approaching. Effective **July 9, 2007** *Lincoln LifeElements*SM Level Term and *Lincoln LifeStratos*SM Level Term replaced Lincoln GTO, Lincoln STO, Lincoln PRO, Lincoln Level Term, Lincoln LifeStyle Select and JPF Advantage FlexTerm in states where approved.

There was a 30-day transition period which means that *formal* applications for any of the retiring products in states where the new products are approved must be *signed and received in good order in the home office by August 10, 2007*. For states that approve after launch, there will be a 30-day transition period from the date of availability.

Pending applications in-house for retiring products will need to be issued by September 14, 2007. Issued policies in-house for retiring products will need to be placed by October 29, 2007.

MoneyGuard® Series – Updates

Streamlined Underwriting Process: NEW “Authorization for Disclosure of Information” form for declined cases.

Under the Streamlined Underwriting Process, the underwriting decision is rendered prior to the proposed insured signing all appropriate authorizations from the application or HIPPA forms. Under the Health Insurance Portability and Accountability Act (“HIPPA”), Lincoln is unable to share any medical information with anyone (FA/Firm/MGA) without having prior written authorization. Once a case is approved, then the application and HIPPA forms are completed, signed and the policy is issued.

When a proposed insured is declined, Lincoln notifies the contact person on the ticket via email and a letter is sent to the proposed insured with the disclosed medical information within five business days of the declination. Lincoln is unable to share this letter with the Financial Advisor, Firm or Managing General Agent (MGA) without a completed “Authorization for Disclosure of Information” form. This form is only for declined cases.

This authorization form needs to be completed in its entirety and signed by the proposed policy owner/insured. This form can be submitted at any time but will only be valid for a 90 day period from the date of signature. Once this form is sent to the New Business Account Representative who is handling the case, Lincoln will release a copy of the declination letter provided to the client. **Click here** for a copy of this new form.

Updated Contracting Packets

Please be advised that Producer Solutions will be posting the following new and updated contracting packets on the LFD website within the next week. Each packet is customized to support the various ways a producer can do business with Lincoln Financial Group.

- **MGA Contracting Packet** - applies to producers doing business through the MGA Distribution Channel.
- **MoneyGuard® Contracting Packet** – applies to producers of the MGA Distribution Channel selling *MoneyGuard®* only.
- **Simplified Appointment Packets** – applies to producers doing business through a firm that has a selling agreement with Lincoln. These producers do not have to sign a producer agreement as long as the firm’s selling agreement covers the product that they are selling.

Reminder: You must be logged into LFAPlanner.com or LFD.com prior to linking to the hot links contained in this document. For some secure documents an additional login screen may be required – please use your normal login ID and Password if this screen is required.

Products and features subject to state availability. Guarantees backed by the financial strength of the insurer.

Jefferson Pilot Financial is now Lincoln Financial Group.

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates. Insurance products are issued by The Lincoln National Life Insurance Company (Lincoln), Fort Wayne, IN and Jefferson-Pilot Life Insurance Company, Greensboro, NC.

© 2007 The Lincoln National Life Insurance Company, Fort Wayne, IN 46801
LLA0707-0313

Questions & Comments

Please contact Jennifer DiPoppo if you have any Administrative/Operational announcements that you would like to include in the Lincoln LIFE Leader.

jjdipoppo@LFG.com

