

# Introducing eNIGO...

## A faster, more efficient way to satisfy not-in-good order requirements

Effective November 11, 2019

---

Lincoln is pleased to introduce **eNIGO** – a new enhancement for pending Life insurance cases, including Lincoln *MoneyGuard*®. eNIGO leverages DocuSign technology to offer producers and clients the opportunity to electronically satisfy not-in-good-order (NIGO) form requirements, driving efficiencies and improving their Underwriting and New Business experience.

### Why eNIGO?

This feature helps close the gap from submission to placement by offering electronic signature (eSignature) capability through DocuSign, resulting in:



#### Fewer In-Person Client Touchpoints

Eliminates the need for wet signatures to update forms after application packet submission



#### Quicker Turnaround & Reduced Cycle Times

Form NIGOs are resolved more quickly and efficiently



#### Reduced Exception Requests

eSignature capability makes it easier for the agent and client to resolve NIGOs prior to policy issue

### What You Need to Know

- Available for Lincoln Life and *MoneyGuard* pending cases – at no cost
- Accessible through the Lincoln Pending Website or through a link in Automated Follow-Up Case Status Emails
- Agent must be active, licensed and appointed with Lincoln
- eNIGO can be initiated by the Agent, Case Manager or Delegate with transaction access
- Electronic form completion and signatures will be captured via DocuSign
- Each signer will receive an email including an outline of the information needed on the form(s) and a link to Consent and Authenticate for the electronic process
- Signers will only be required to complete the missing information. However, if the NIGO applies to Replacement Forms and/or NY Reg 60 Forms, these forms must be completed in entirety through the eNIGO process
- The Agent, Case Manager or Delegate with transaction access can cancel the eNIGO process at any time, if all signers have not completed the signing process
- The Agent will be the last signer in the eNIGO process, enabling them to review the client's entries and fulfill any outstanding agent requirements. The agent cannot edit any client entry
- Once the eNIGO signing process is complete and all signers have signed, the forms will be sent back to Lincoln for review by a New Business Associate (NBA) to determine if the form(s) are now in-good-order
- Trust/Entity Owned Policies will be available for eNIGO at a later date, targeted for early 2020
- Reference the [Agent FAQ](#) for a complete list of form exclusions, including:
  - Product Application Packet, Rider Forms, 1035 Exchange Forms, Signed/Revised Illustration, *MoneyGuard* III Terminal Illness Disclosure and additional New York specific forms

## How to Access

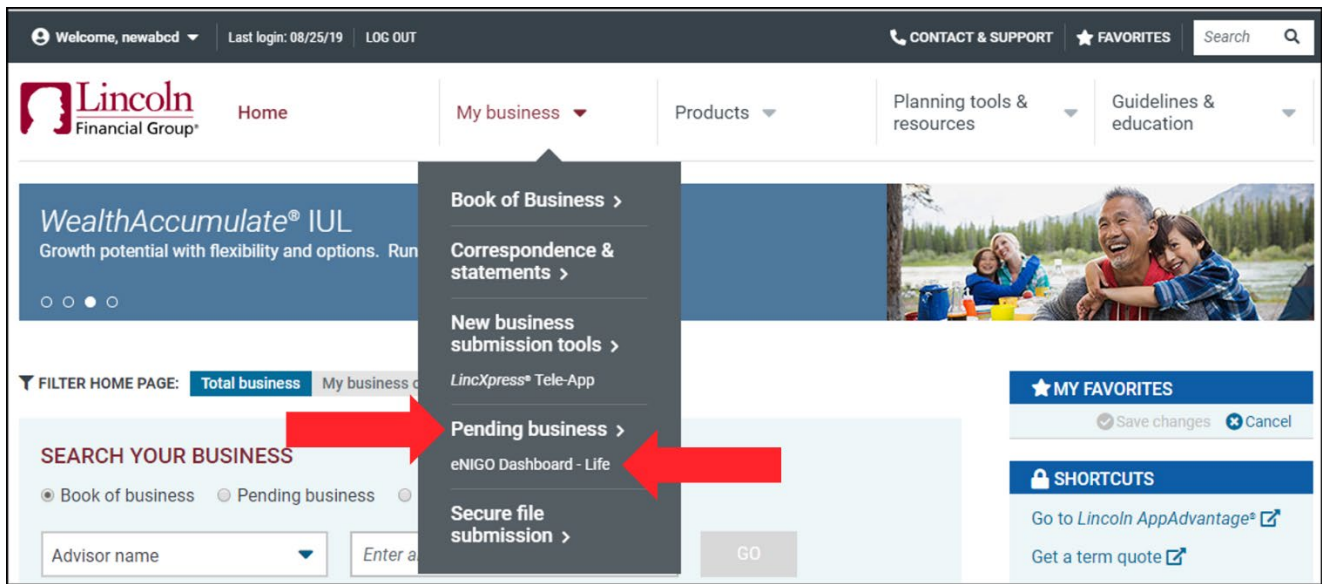
You have two options to access and initiate the eNIGO process for a pending case:

1. Lincoln’s Producer Pending Website
2. Automated Follow-Up Case Status Emails

### Pending Website

Registered website users (including Agents, Case Managers and Delegates with transaction access) can view full policy information, a dashboard of all cases currently in the eNIGO process and completed forms already received by Lincoln.

- Access **Pending Business** from the “My Business” tab on the home page of your Lincoln Producer website.

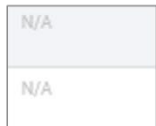


- Click on your pending case policy number and from the **Pending Business Policy Details** page, you can “Launch” eNIGO, if this feature is available for the outstanding requirement.

#### Active Links



#### Inactive Links eNIGO unavailable



eNIGO	CLIENT NAME	REQUIREMENT	REQUIREMENT DATE	STATUS	STATUS DATE	COMMENT
<a href="#">Launch</a>	TEST_JUNIOR	Defined Age Supplement	09/24/2019	● Needed for Issue	09/24/2019	
N/A	TEST_JUNIOR	MG Application Part II	09/22/2019	● Needed for Placement	09/22/2019	MSF116128-25,9-18 MoneyGuard Application For Medical and Long-Term Care - Part II
N/A	TEST_JUNIOR	MG LTC Supplement	09/22/2019	● Needed for Placement	09/22/2019	MSF11640-25,9-18 MoneyGuard Medical Long-Term Care Supplement

eNIGO policy information ⓘ ?

eNIGO policy information ⓘ

- Launch eNIGO and **select one or more forms** to initiate the DocuSign signing process.

[eNIGO Dashboard](#)
[Print page](#)
[Chat With Us \(8:00AM-5:00PM ET\)](#)

**eNIGO policy information**

POLICY #: UL15011466 
[eNIGO Dashboard](#)
[Print page](#)
[Chat With Us \(8:00AM-5:00PM ET\)](#)

You can select specific or all requirement forms to be completed electronically and then track progress. To view or print new forms, select the form link in the Requirement column.

**Client information**

Last Name	First Name	Sex	Age	SSN	DOB
Test	Junior	M	30	XXX-XX-2222	01/01/1990

**Requirement List**

SELECT ALL	REQUIREMENT	COMMENT	STATUS
<input checked="" type="checkbox"/>	<a href="#">Signed ABR Disclosure Stmt</a>	BLF-00749A Disclosure Statement for Accelerated Benefits Rider	Not started
<input type="checkbox"/>	<a href="#">Complete Agent Report</a>		Not started
<input type="checkbox"/>	<a href="#">Receipt of Privacy and Important Notice Acknowledgement</a>		Not started
<input checked="" type="checkbox"/>	<a href="#">Notice Regarding Replacement</a>		Not started
<input type="checkbox"/>	<a href="#">Temporary Insurance Agreement</a>	KC16LFF11524 Temporary Insurance Agreement	Not started
<input type="checkbox"/>	<a href="#">LTC Worksheet</a>		Not started

**Packet submission history**

The packet submission history section allows you to track when specific forms were submitted and completed by each signer.

No packet history to show

Select one or more forms to initiate eNIGO

Detailed Client Information

### Automated Follow-Up Email

eNIGO can be initiated without logging in to the pending website, through a link provided in pending status emails. "Guest Access" information will be limited and will ONLY include what was viewable in email. Guest users will not have the ability to view completed forms already received by Lincoln.

- If eNIGO is available, there will be an **eNIGO link** beside the Policy Number to initiate the process. In the requirements list, if eNIGO is available for the outstanding form, it will be identified by an asterisk.

**Lincoln Financial Group** We value your opinion. Please take a few moments to provide [feedback](#) about your experience.

Received	Submitted	Pending	Decision
09/16/2019	09/16/2019	09/16/2019	

**Client Information**  
 Insured Name(s): V Client  
 Agent Name(s): Valued Agent  
 Underwriting Contact:  
 Name: Valued Underwriter  
 Email: [Valued.Underwriter@LFG.com](mailto:Valued.Underwriter@LFG.com)  
 Direct Phone: 336-691-XXXX

**Case Information**  
 Policy Number: UL15011434 [eNIGO](#)  
 Status: Pending

**New Business Associate Contact:**  
 Name: Valued NBA  
 Email: [Valued.NBA@LFG.com](mailto:Valued.NBA@LFG.com)  
 Direct Phone: 336-691-XXXX

Your application for W Combolst and J Combolst has been received and has been forwarded to the New Business Associate and Underwriter for review. Once review has been completed the list of initial requirements will be sent to you for review.

Requirement	Comment	Status
V Client		

**Underwriting Requirements Needed:**

Requirement	Comment	Status
Answer to question on app	Proposed Insured US Citizenship Status	Needed for Issue
Answer to question on app	Net Worth?	Needed for Issue
Answer to question on app	Individual Annual Earned Income?	Needed for Issue
Answer to question on app	Proposed Insured - Need complete info on address - missing Street Address, missing City, missing Zip Code.	Needed for Issue

**Administrative Requirements Needed:**

Requirement	Comment	Status
*HIPAA Authorization	LF02896 Authorization for Release of Information	Awaiting Review
HIV Form	BJ-7004B HIV Notice and Consent	Awaiting Review
Tax ID or SSN	Proposed Insured Social Security Number	Awaiting Review
*Signed ABR Disclosure Stmt	9-9104 Disclosure Statement for Terminal Illness Accelerated Benefits Rider	Awaiting Review

Thank you for choosing Lincoln Financial for your life insurance needs. \*Available for eNIGO

**Case Information**

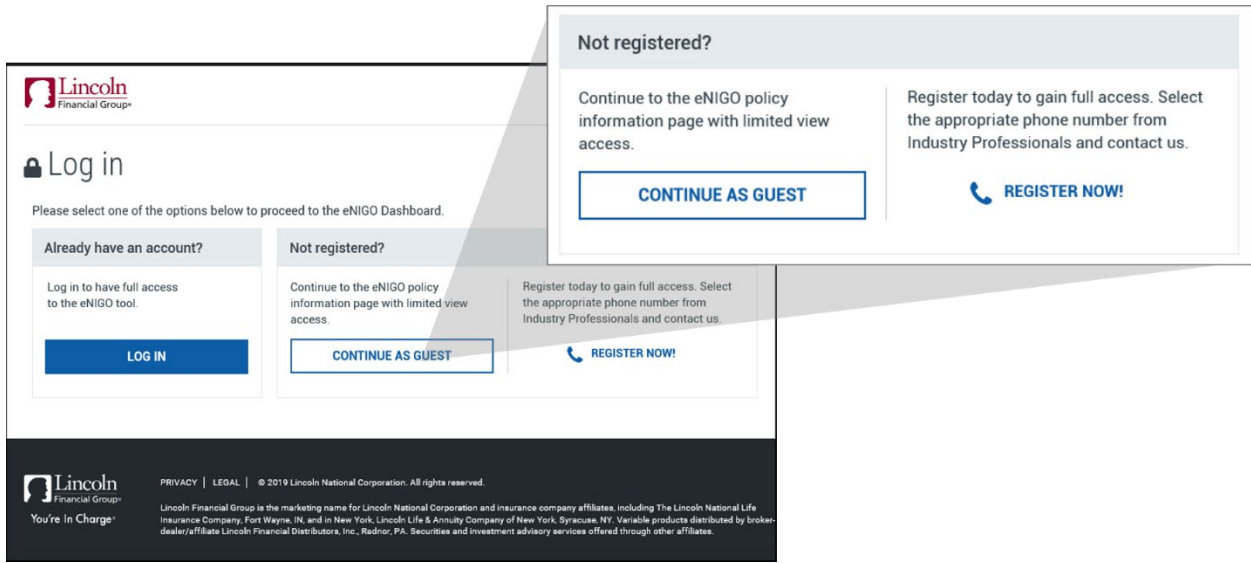
**Policy Number:** UL15011434 [eNIGO](#)

**Status:** Pending ↑

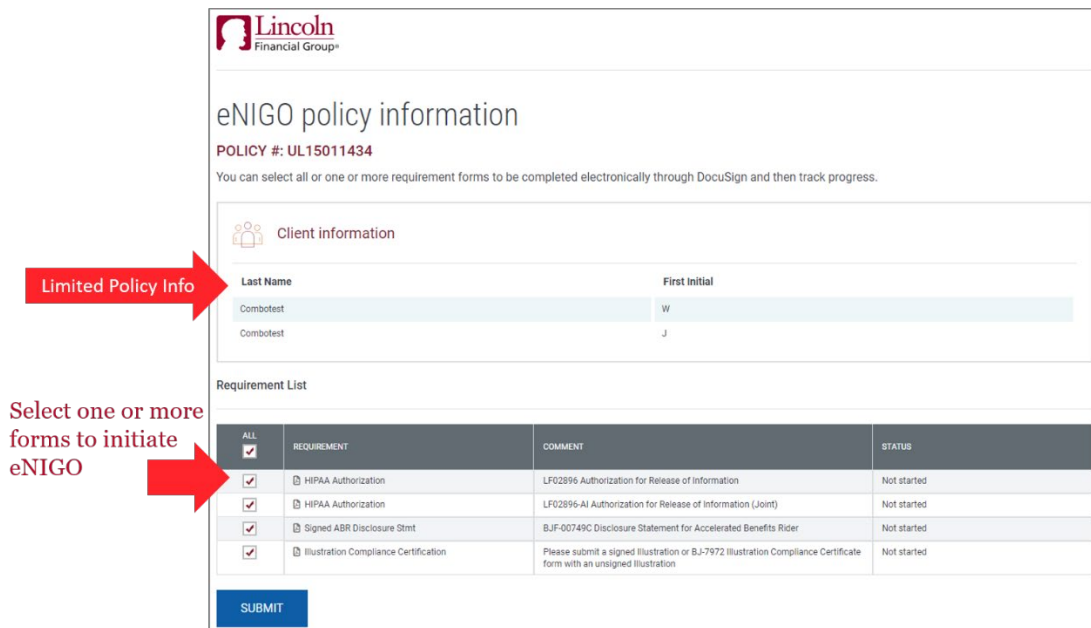
- \*HIPAA Authorization
- HIV Form
- Tax ID or SSN
- \*Signed ABR Disclosure Stmt

\*Available for eNIGO

- When eNIGO is selected from the pending status email, the user will land on the **eNIGO GUEST ACCESS** page, where they'll have the option to Log-in, Continue as Guest or Contact Us to Register for website access.



- Enter through Guest Access and **select one or more forms to initiate the DocuSign signing process.** Policy information provided is limited and the user will not have access to their eNIGO dashboard.



Once the process has been initiated, and the DocuSign signing process is then completed by ALL signers, each will receive an email confirmation with the option to view all completed forms. The forms are then sent back to Lincoln and will be reviewed by a New Business Associate (NBA) to determine if the form(s) are now in-good-order.

## Form Exclusions

Currently not available through eNIGO:

All States	New York Only	
<ul style="list-style-type: none"><li>• Product Application Packet</li><li>• Rider Forms</li><li>• 1035 Exchange Forms</li><li>• Signed/Revised Illustration</li><li>• PBR/CSO Client Acknowledgement</li><li>• <i>MoneyGuard</i> III Terminal Illness Disclosure</li></ul>	<ul style="list-style-type: none"><li>• ABR for Chronic Illness Supplement</li><li>• Alcohol Usage Supplement</li><li>• Aviation Supplement</li><li>• Declaration of Insurability Supplement</li><li>• Defined Age Supplement</li></ul>	<ul style="list-style-type: none"><li>• Drug Usage Supplement</li><li>• Financial Supplement-Business</li><li>• Premium Financing Supplement</li><li>• LTC Insurance Personal Worksheet</li><li>• Temporary Life Insurance Agreement</li></ul>

## Training Resources

eNIGO Agent FAQ [\[VIEW\]](#)

eNIGO Agent Training Brainshark [\[VIEW\]](#)

Please contact your dedicated Lincoln Underwriting & New Business team with any additional questions.

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. Only Registered Representatives can sell variable products.