

eNIGO – Frequently Asked Questions

Effective November 11, 2019

Lincoln is committed to delivering a superior customer experience by making it easy for you and your clients to do business. eNIGO is a new enhancement for pending Life insurance cases, including Lincoln *MoneyGuard*®, which offers a faster way to satisfy not-in-good-order (NIGO) form requirements. eNIGO leverages DocuSign technology for producers and clients to electronically complete NIGO form requirements, driving efficiencies and improving the Underwriting and New Business experience.

| Question | Answer |
|--|--|
| What is eNIGO? | eNIGO is pending case status tool which offers producers and clients the option to electronically satisfy not-in-good-order (NIGO) form requirements, after application submission, by leveraging DocuSign to capture electronic signatures. This feature is available at no cost. |
| Why should I use eNIGO? | eNIGO helps close the gap from submission to placement by offering electronic signature (eSignature) capability on previously submitted forms, resulting in: <ul style="list-style-type: none"> • 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 |
| Is eNIGO available for all pending Lincoln life insurance policies? | Yes. The eNIGO process is available for all pending Lincoln life insurance policies, up to four owners, including: <ul style="list-style-type: none"> • <i>Lincoln TermAccel</i>® Level Term • <i>Lincoln LifeElements</i>® Level Term • All permanent UL/SUL, IUL/SIUL, VUL/SVUL products • <i>Lincoln MoneyGuard</i>® products <p>NOTE: Trust/Entity-owned policies will not be available for eNIGO on November 11, 2019. This feature is expected to be available for these policies in Q1 2020.</p> |
| Is eNIGO available in all states? | Yes. There are no state restrictions for this process. |
| Is eNIGO available for all distribution channels? | eNIGO access is based on Underwriting team support and is currently available for cases that are submitted through the following Underwriting teams : <ul style="list-style-type: none"> • Life Insurance: Brokerage (MGA, GA, ABGA), LFA, Producer Group, TermAccel • MoneyGuard: Brokerage (MGA, GA, ABGA), LFA, Producer Group |

| If I am a new agent, can I use the eNIGO process? | You must be a licensed and appointed agent with Lincoln in order to leverage eNIGO. An active agent number is required to electronically sign the forms. | | | | | | |
|---|--|--|---------------|--|---|---|--|
| Where can I access eNIGO to initiate the process? | You have two options to access and initiate the eNIGO process for a pending case: <ol style="list-style-type: none"> 1. Lincoln’s Producer Pending Website 2. Automated Follow-Up Case Status Emails | | | | | | |
| Do I have to be a registered website user to access the eNIGO process? | No. eNIGO can be initiated without logging in to the producer pending website, through a link provided in the Automated Follow-Up Case Status email . “Guest Access” policy information will be limited in eNIGO and will ONLY include what was viewable in email. Guest users will not have the ability to view completed forms already received by Lincoln. | | | | | | |
| Are all forms available in eNIGO? | Most forms are included in the eNIGO process; however, the following are currently excluded: <table border="1" data-bbox="718 539 2001 885" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th data-bbox="718 539 1171 592" style="text-align: center; color: red;">All States</th> <th colspan="2" data-bbox="1171 539 2001 592" style="text-align: center; color: red;">New York Only</th> </tr> </thead> <tbody> <tr> <td data-bbox="718 592 1171 885"> <ul style="list-style-type: none"> Product Application (Part I, Part II) Insured B Supplement Child Term Rider Supplement 1035 Exchange Forms Signed/Revised Illustration PBR/CSO Client Acknowledgement <i>MoneyGuard</i> III Terminal Illness Disclosure </td> <td data-bbox="1171 592 1579 885"> <ul style="list-style-type: none"> ABR for Chronic Illness Supplement Alcohol Usage Supplement Aviation Supplement Declaration of Insurability Supplement Defined Age Supplement </td> <td data-bbox="1579 592 2001 885"> <ul style="list-style-type: none"> Drug Usage Supplement Financial Supplement-Business Premium Financing Supplement LTC Insurance Personal Worksheet Temporary Life Insurance Agreement </td> </tr> </tbody> </table> | All States | New York Only | | <ul style="list-style-type: none"> Product Application (Part I, Part II) Insured B Supplement Child Term Rider Supplement 1035 Exchange Forms Signed/Revised Illustration PBR/CSO Client Acknowledgement <i>MoneyGuard</i> III Terminal Illness Disclosure | <ul style="list-style-type: none"> ABR for Chronic Illness Supplement Alcohol Usage Supplement Aviation Supplement Declaration of Insurability Supplement Defined Age Supplement | <ul style="list-style-type: none"> Drug Usage Supplement Financial Supplement-Business Premium Financing Supplement LTC Insurance Personal Worksheet Temporary Life Insurance Agreement |
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| Can eNIGO be leveraged for Tele-App cases? | Yes, eNIGO is available for <i>LincXpress</i> Tele-App and <i>TermAccel</i> case submissions. The product application and supplemental forms needed for placement will continue to be completed during the Tele-App interview and signed on delivery, or the forms may be completed through eNIGO, when available. | | | | | | |
| What if I’m not the writing agent on the case, can I initiate eNIGO? | eNIGO can be initiated by the Agent(s), Case Manager or Delegate with transaction. However, the writing agent is the only person who can complete the DocuSign electronic signing process. | | | | | | |
| My client does not have an email address. Can they use eNIGO? | No. Your client must consent to the electronic signing process and a valid email address is required. | | | | | | |
| I have a case with spouse owners and they share an email address; can I use the same email address for both owners? | No. Each signing party is required to have a unique email address to consent and complete the eNIGO process. | | | | | | |
| The client’s email address that was provided on the application is not the email address that we want to use for the eNIGO process. Can I change it? | Yes. The eNIGO form will pre-populate with the email addresses that were previously provided to Lincoln, however you will have the ability to edit or change any email address prior to initiating the process. | | | | | | |

If I have questions on eNIGO policy information page, who do I contact?

For Term, UL, IUL and VUL life insurance cases, you can initiate an online chat session with a New Business Associate (NBA) from the “Chat with Us” link at the top of the eNIGO policy information page. Chat with Us should be used for any administrative question related to the case you are viewing at that time. Or, you can call or email the NBA assigned to your case.



For MoneyGuard cases, the Chat with Us feature is not currently available. For any questions related to your MoneyGuard case, you can call or email the NBA Assigned to your case.

Can my client choose the Authentication Method after they consent to the DocuSign process?

The Authentication method available will be based on the phone number type provided for the client.

1. **Cell Phone | Text Message Authentication.** If a cell phone number is provided, the client will receive a text message with a confirmation code to provide and begin the electronic signing process. Standard messaging charges may apply
2. **Home Phone | Voice Authentication.** If a landline phone number is provided, the client will receive an automated voice message with a verification code to provide and begin the electronic signing process.
3. **No Phone Number | SSN Authentication.** If no phone number is provided for the client, they will be required to provide the last 4-digits of their social security number for authentication to begin the electronic signing process. Note: The client’s phone number is required for Lincoln *MoneyGuard*, therefore this method will not be available for those cases.

Which Authentication Methods will be available for agents?

Agents can only authenticate through the SSN Method and will be required to provide the last 4-digits of their social security number for authentication to begin the electronic signing process.

If there was only one required field missing on the form, will my client have to complete the entire form again through eNIGO?

No. Only the missing information will be required, with the following exceptions:

If the NIGO requirement is for Replacement forms or New York Reg 60 Paperwork, new forms must be completed in entirety through the eNIGO process.

Once the eNIGO is initiated, what is the signing order?

Each signer will be required to complete the missing forms through DocuSign, in the following order:

- Insured or Insured Owner
- Insured B or Insured Owner B
- Owner
- Co-owner2
- Co-owner3
- Co-owner4
- Agent

The agent will always be the last signer in the process and will have the ability to review the information provided by the client. They will not have the ability to edit any information previously provided by any other signing party.

What if one of the signing parties declines to electronically complete and sign the form(s)?

The packet will be cancelled, the Lincoln New Business Associate will be notified, and the status will be updated to "Cancelled".

To reinstate the process, the Agent, Case Manager or Delegate with transaction access must re-select the forms and create a new packet for the eNIGO process.

My client accidentally declined the DocuSign packet. Can it be resent?

Yes. The Agent, Case Manager, Delegate with transaction access or New Business Associate can resend the packet to the signing parties. The feature is available in the Packet Submission History in the Policy Details section of the Producer Pending Website. For non-website users, they will enter through the "Guest Access" eNIGO link in the Automated Follow-Up Case Status email.

If I need to cancel the eNIGO process, can that be done?

Yes. If the signing process has not been completed by all signing parties, the eNIGO process can be cancelled and stopped. The Agent, Case Manager, Delegate with transaction access or New Business Associate can cancel the packet for all signing parties. The feature is available in the Packet Submission History in the Policy Details section of the Producer Pending Website. For non-website users, they will enter through the "Guest Access" eNIGO link in the Automated Follow-Up Case Status email.

If I cancel the eNIGO packet, can I reinstate the process?

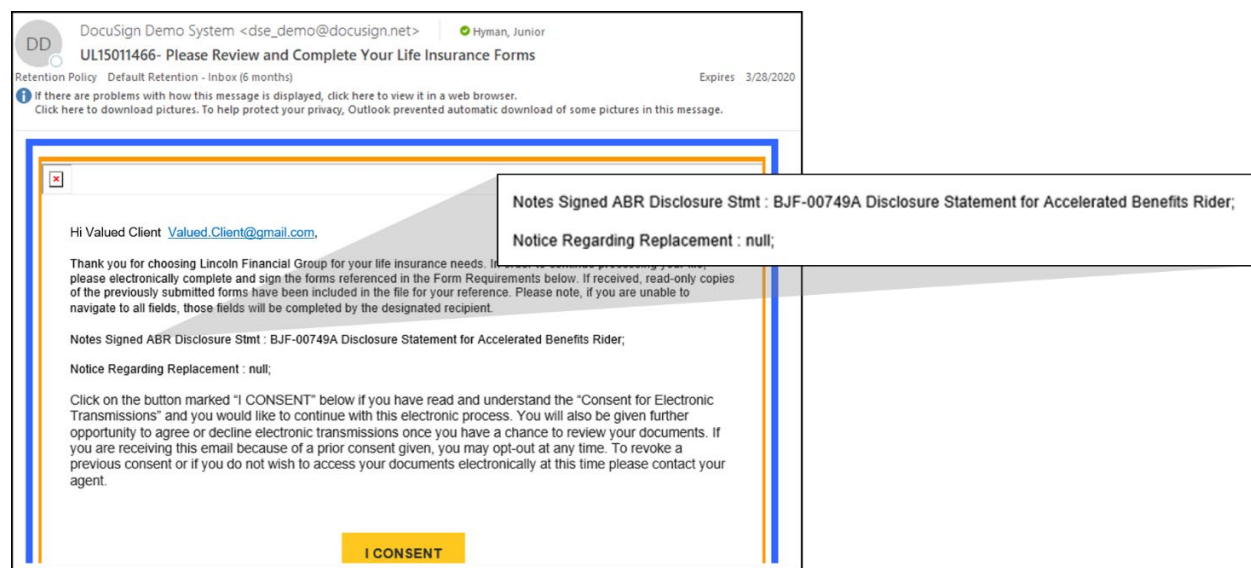
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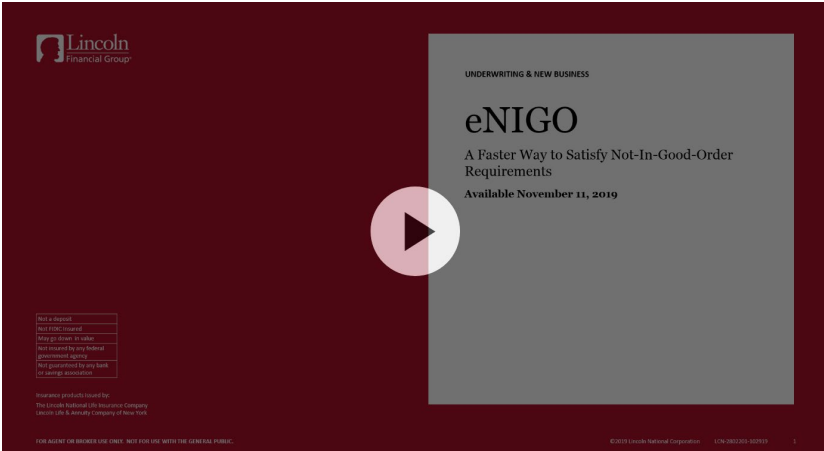
Once the eNIGO process has been initiated, how long do we have to complete the process?

Signers will get a reminder email every 3 days until action occurs on the packet (Forms signed or Decline to sign).

How will my client know what information is required on the form in DocuSign?

The signer consent email from DocuSign will include an outline of the required information needed on the form(s):



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| <p>Does completion of the eNIGO process confirm in-good-order status of the forms?</p> | <p>No. Once the eNIGO signing process is complete by all parties, the form will get sent back to the New Business Associate to review and determine if any additional information is required for the form.</p> |
| <p>What if my client doesn't know the answer to a needed question on the form?</p> | <p>All fields in "red" will be required for completion. If the client does not know the answer, they can enter "N/A" in the field to move to the next field.</p> |
| <p>I received the issued policy and there are multiple copies of a form included in the contract, why is that?</p> | <p>If the original form was submitted to Lincoln and partially completed and the remainder of the form was completed through the eNIGO process, the client will see both copies of the form in their policy contract.</p> |
| <p>Are there any additional resources that will walk me through the eNIGO process?</p> | <p>Yes. You can access the Agent Training Brainshark here: https://www.brainshark.com/lfd/vu?pi=zFdZiOSTzN5h1z0</p>  |

Additional Questions or Suggestions?

Your feedback is important to us. Please contact your dedicated Underwriting & New Business team with any questions or suggestions on how we can improve your pending case experience.

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