

# Improve In-Good-Order Submissions

## Underwriting and New Business best practices for Lincoln Life and *MoneyGuard*®

To improve in-good-order submissions for your Lincoln Life and *MoneyGuard*® cases, please reference the following tips and best practices.

- All forms should be completed in their entirety.
- Forms must be signed in the capacity in which the owner is acting (i.e. Trustee, President, etc).
- Submit the correct State Variation of all required forms, including the illustration.
- Paper Application: Replacement forms, term disclosure forms and illustration should be signed on or before the application date; otherwise the package could be rejected.
- Ticket Process: Replacement forms, term disclosure forms and illustration should be signed on or before the earliest signed solicitation forms; otherwise the solicitation paperwork could be rejected.
- SITUS - The contract state must be the state in which the policy owner has a bona-fide residence or state of employment. For Trust-Owned policies, the contract state must be where the trustee or insured has a bona-fide residence or state of employment.
- Verify the illustration was run with the correct Death Benefit Qualification Test and that it matches what was selected on the application.
- For VUL policies, verify the correct version of the VUL Allocation Form is completed and fund selections are in whole percentages, equaling one hundred percent.
- Do not use correction fluid/tape or any similar item (i.e. white out). If you need to change an answer, draw a line through the mistake and have the party responsible for the answer initial and date each alteration.
- If the policy is approved or will be issued other than originally illustrated, changes to the solicitation illustration must be marked as "Revised".
- Monthly billing options are only available for EFT. For term only, quarterly billing options are only available for EFT. No direct billing option is available.
- The remitter of Premium payments must have a relationship to both the insured and the policy. The type of payment must fall within Lincoln's Monetary Policy.
- To ensure compensation is paid correctly, provide an Agent's Report with the correct agent code for each policy, including percentage split, if applicable. It is best to also include your affiliated up-line.

**Please contact your Lincoln Underwriting and New Business Team  
with questions or for more information.**