

eNIGO – Frequently Asked Questions

Revised August 2021

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

Question	Answer
<p>What is eNIGO?</p>	<p>eNIGO is a pending case status tool which offers agents 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.</p>
<p>Why should I use eNIGO?</p>	<p>eNIGO helps close the gap from submission to placement by offering electronic signature (eSignature) capability on previously submitted forms, resulting in:</p> <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 NIGO Forms are resolved quickly and efficiently • Reduced Exception Requests eSignature capability makes it easier for the agent and client to resolve NIGOs prior to policy issue
<p>Is eNIGO available for all pending Lincoln life insurance policies?</p>	<p>Yes. The eNIGO process is available for all pending Lincoln life insurance policies, up to four owners, including:</p> <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 are not available for eNIGO. This feature is expected to be available for these policies in 2021.</p>
<p>Is eNIGO available in all states?</p>	<p>Not available in New York.</p>
<p>Is eNIGO available for all distribution channels?</p>	<p>Yes. eNIGO access is available for all distribution partners, subject to firm approval.</p>

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 the 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: <div style="text-align: center; background-color: #f2f2f2; padding: 5px; margin: 10px 0;">All States</div> <ul style="list-style-type: none"> • Product Application (Part I, Part II) • Child Term Rider Supplement • Insured B Supplement • Signed/Revised Illustration • 1035 Exchange Forms
Can eNIGO be leveraged for cases submitted through the ticket submission process?	Yes, eNIGO is available for <i>LincXpress</i> and <i>TermAccel</i> ticket submissions. The product application and supplemental forms needed for placement will continue to be completed during the client interview (online or phone) and signed on delivery. Other 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 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 New Business Associate assigned to your case.



For Lincoln *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 assigned New Business Associate.

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:


- The Authorization for Release of Information (HIPPA) form
- 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.

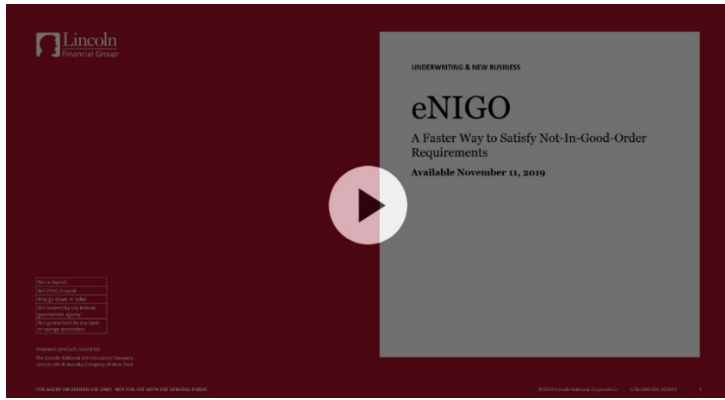
Once the eNIGO is initiated, what is the signing order?

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

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

The agent will be the first signer in the process and will be able to pre-fill information on the document prior

	to releasing the document(s) to the client(s) for review and signature. The client(s) will have the ability to edit any client information entered by the agent prior to signing.
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 reinitiate 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?	If the client declines the DocuSign packet, the process is cancelled. Please reach out to your New Business Team to have the policy packet resent.
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 reinitiate the process?	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.
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/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): 

Does completion of the eNIGO process confirm in-good-order status of the forms?	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.												
What if my client doesn't know the answer to a needed question on the form?	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.												
I received the issued policy and there are multiple copies of a form included in the contract, why is that?	If the original form submitted to Lincoln was 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.												
Are there any additional resources that will walk me through the eNIGO process?	<p>Yes. You can access the Agent Training Brainshark here: https://www.brainshark.com/lfd/vu?pi=zFdZIOSTzN5h1z0</p>  <p>The image shows a video player interface with a dark red background. In the center, there is a white play button icon. To the right of the play button is a white rectangular area containing the following text: 'UNDERWRITING & NEW BUSINESS', 'eNIGO', 'A Faster Way to Satisfy Not-In-Good-Order Requirements', and 'Available November 11, 2019'. In the top left corner of the video frame, the Lincoln Financial Group logo is visible. In the bottom left corner, there is a small table with the following content:</p> <table border="1"> <tr> <td>Topic</td> <td>Underwriting & New Business</td> </tr> <tr> <td>Product</td> <td>Life Insurance</td> </tr> <tr> <td>Version</td> <td>1.0</td> </tr> <tr> <td>Created</td> <td>10/29/2019</td> </tr> <tr> <td>Updated</td> <td>10/29/2019</td> </tr> <tr> <td>Author</td> <td>Lincoln Financial Group</td> </tr> </table>	Topic	Underwriting & New Business	Product	Life Insurance	Version	1.0	Created	10/29/2019	Updated	10/29/2019	Author	Lincoln Financial Group
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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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