Lincoln Financial Group
Lincoln Life

LINCOLN LIFE® MONEYGUARD AND GTO/STO TERM PRODUCTS
Getting Started

This document is a "***getting started***" tool for using our **Lincoln Life® MoneyGuard and GTO/STO Term Products** software.

If you need additional "***getting started***" or "***how to***" information, or have questions related to case design, or general business related questions, *please* contact your MGA/BGA directly. If you are an MGA/BGA, *please* contact your Lincoln Sales Support Contact.

HELP MENU OPTION

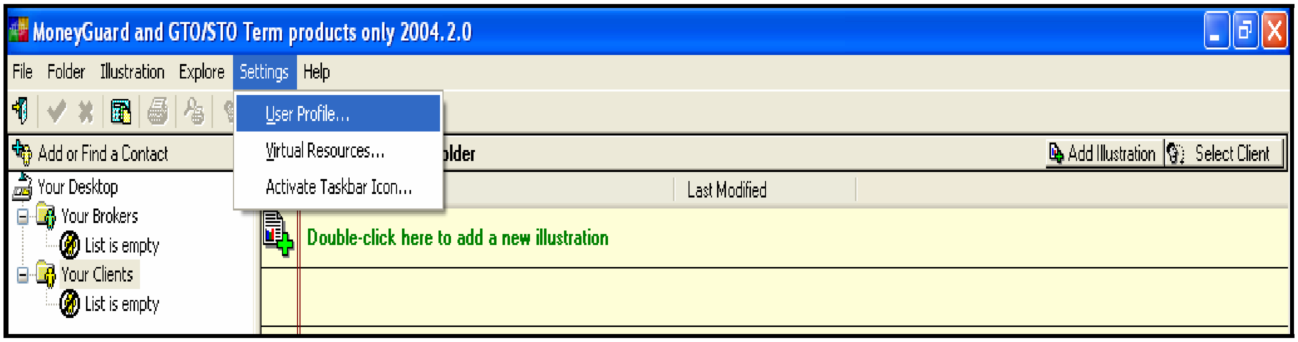
In the drop-down for the **Help** menu, the **Help Topics** feature is **NOT** included in the **Lincoln Life® MoneyGuard and GTO/STO Term Products** software.

DEFINING YOUR "USER PROFILE"

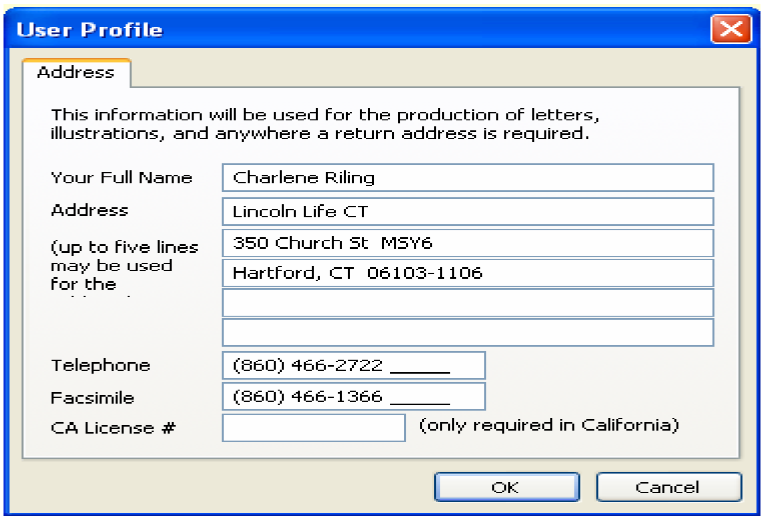
If you are an 'individual agent' (not writing through a MGA/BGA), illustrating your own cases, this section explains how to define your "**User Profile**" (Agent Information).

****NOTE**: If you are a MGA/BGA, proceed to the section entitled, ***CREATING YOUR BROKERS*** on the next page.

1. On the menu bar, click on Settings then User Profile



2. Enter your **Agent Information** accordingly then click on [**OK**].



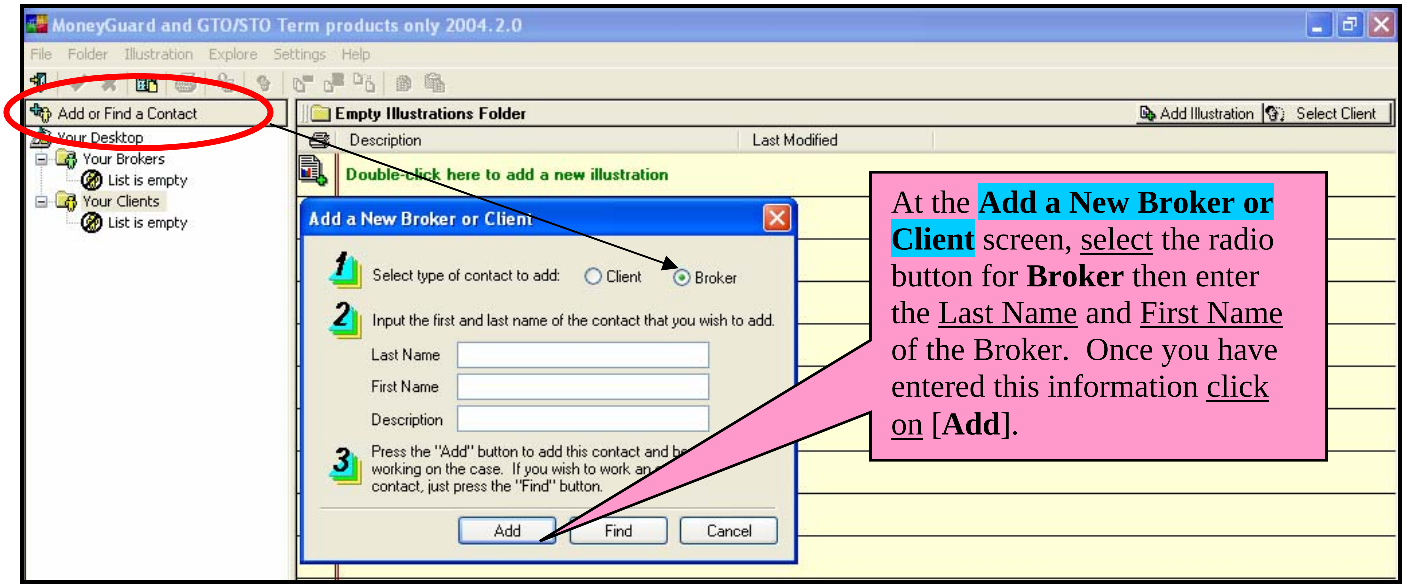
This Agent information will appear on your Illustration.

CREATING "YOUR BROKERS"

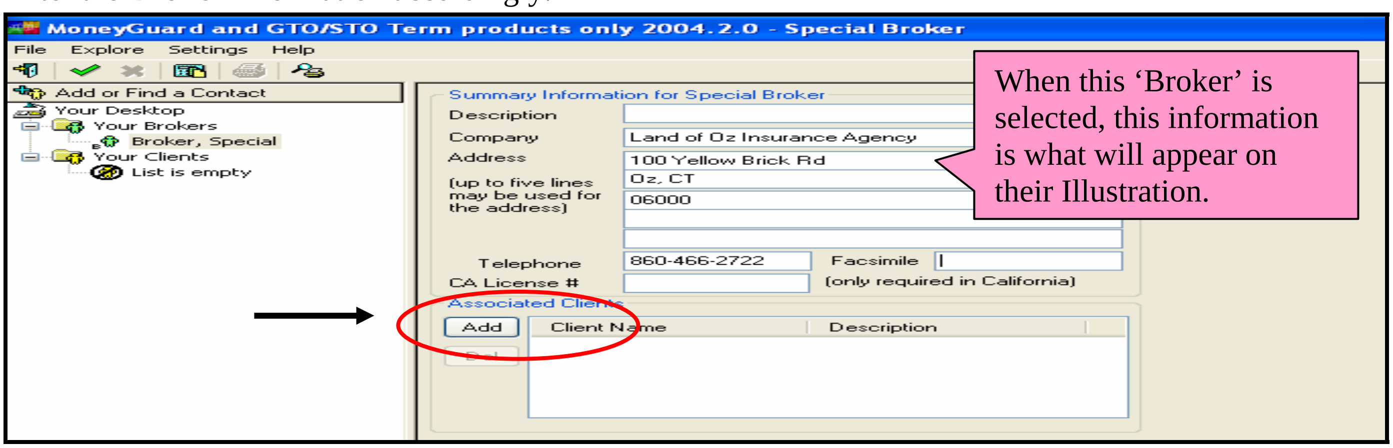
If you are an **MGA/BGA**, illustrating cases for multiple brokers (agents) who write through your office, this section explains how to create "**Your Brokers**". Before creating an illustration, you will first want to create "Your Brokers" (a.k.a. Agents). This section will further define adding/associating a Client(s) with the Broker(s).

1. To add a 'Broker', <u>click on</u> [Add or Find a Contact].

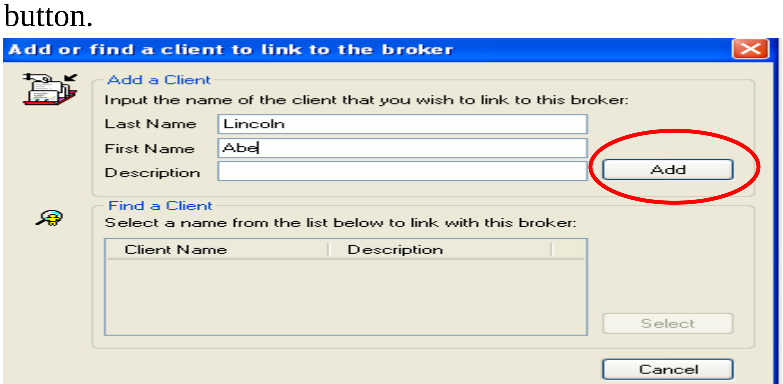
   **The Description field is optional for you to enter any relative information to that Broker.



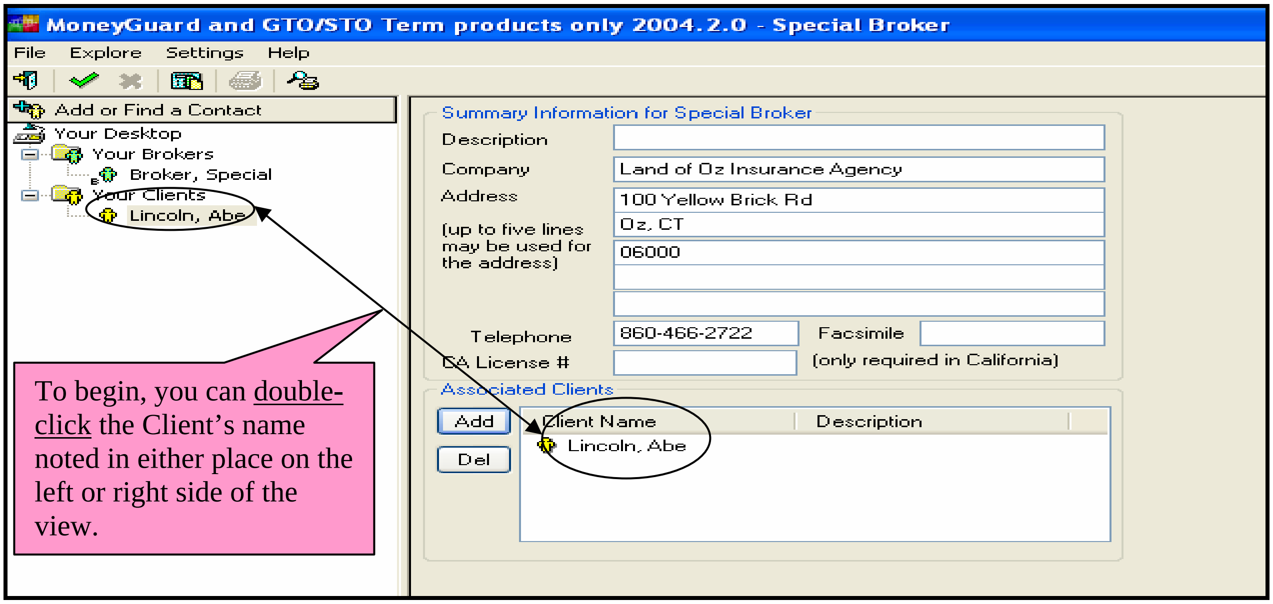
2. Enter the **Broker** information accordingly.



3. Once you have entered the **Broker** information <u>click on</u> the [**Add**] button in the **Associated Clients** section, the following **Add or find a client to link to the broker screen** will appear. As noted in this screen, "*Input the name of the client that you wish to link (associate) to this broker*". Once entered, <u>click on</u> the [**Add**] button.



4. Back at this view, on the left, you will see the **Broker** you added. You will also see the **Client**. The Client's name also appears in the **Associated Clients** section. You are now ready to 'begin' the illustration process for the **Client**.

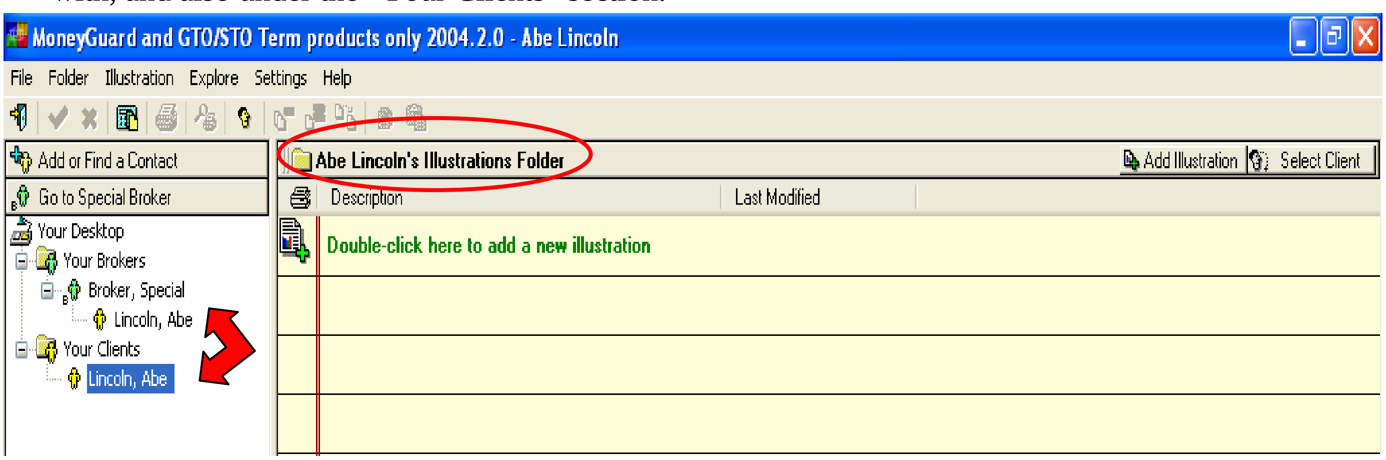


5. To continue creating an illustration, please go to the section entitled, ***CREATING AN ILLUSTRATION***.

Additional information/considerations:

(1) If you want to add another **Client** to an existing Broker, just double-click the **Broker** under the "Your Brokers" section on the left side of the view, and click on the [**Add**] button in the **Associated Clients** section as noted in **#3** on the previous page and repeat steps **1 – 2** on the previous page.

(2) Once you are at this view, the Client's name will appear under the name of the Broker it is associated with, and also under the "Your Clients" section.

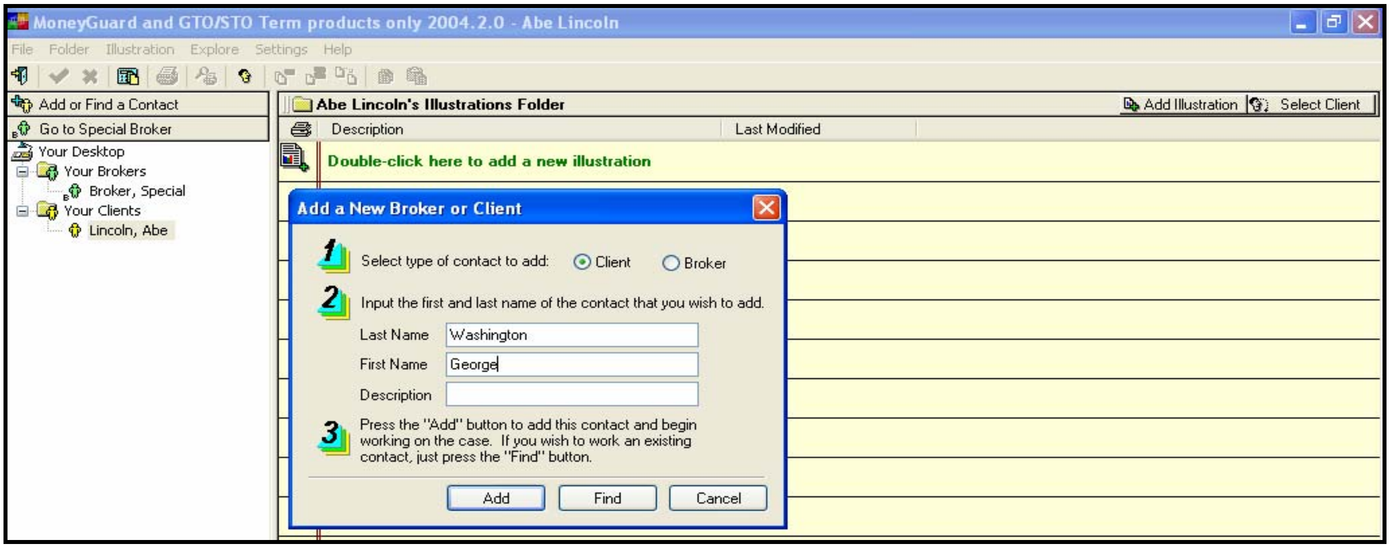


CREATING "YOUR CLIENTS"

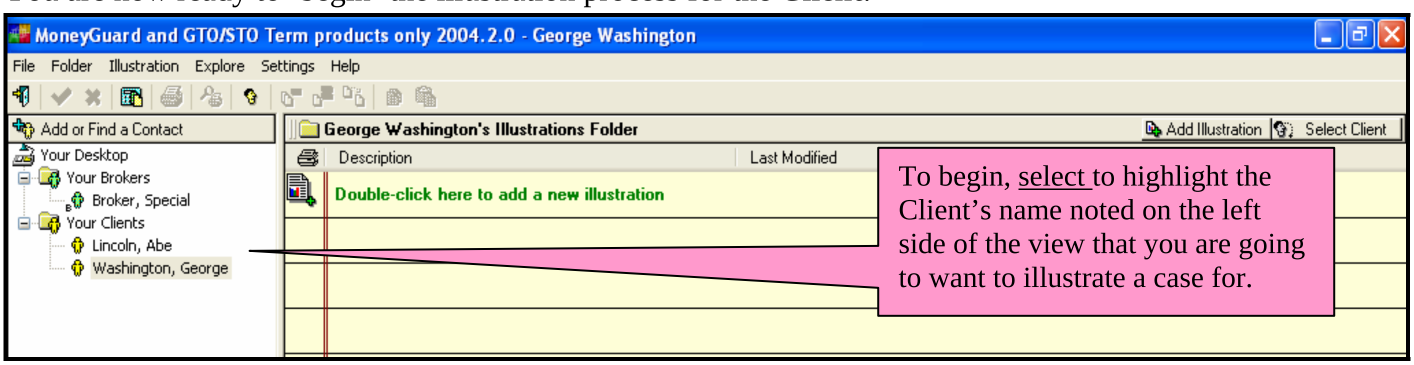
You can also create a client who does not have an association to a Broker. The following steps explain how to do this.

1. To add a 'Client', click on [Add or Find a Contact]. At the **Add a New Broker or Client** screen, select the radio button for **Client** then enter the Last Name and First Name of the Client. Once you have entered this information click on [**Add**]. In this example, the new client being added, George Washington is **not** associated with a Broker.

   **The Description field is optional for you to enter any relative information to that Client.



2. You are now ready to 'begin' the illustration process for the **Client**.

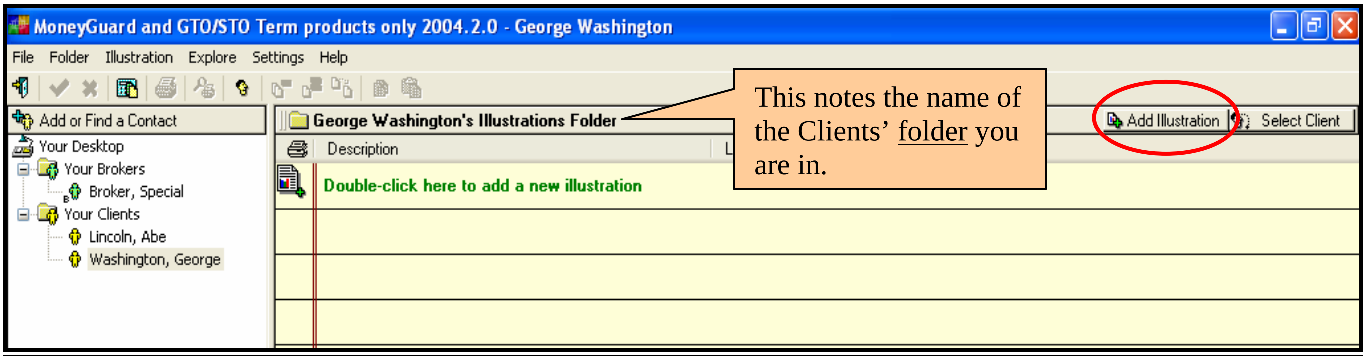


3. *Please* proceed to the section entitled, ***CREATING AN ILLUSTRATION***.

CREATING AN ILLUSTRATION

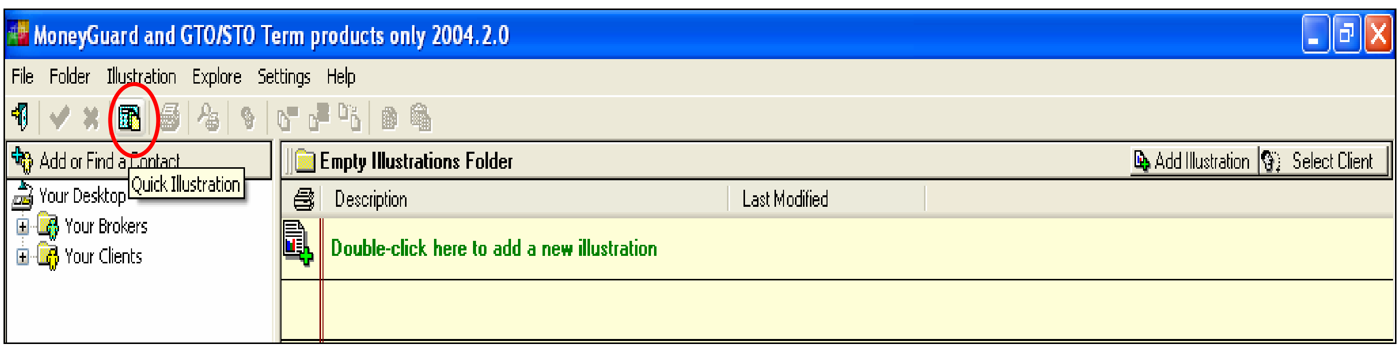
The following are steps for creating the actual illustration. You must have previously created a Client in order to create an illustration.

1. To create the actual illustration for a **Client**, you have two methods:
   - Click once on the Client's name to highlight it, then double-click on the icon for **+ Double-click to add a new illustration**.
   - Click once on the Client's name then click on the [**Add Illustration**] button over to the right side of this window.

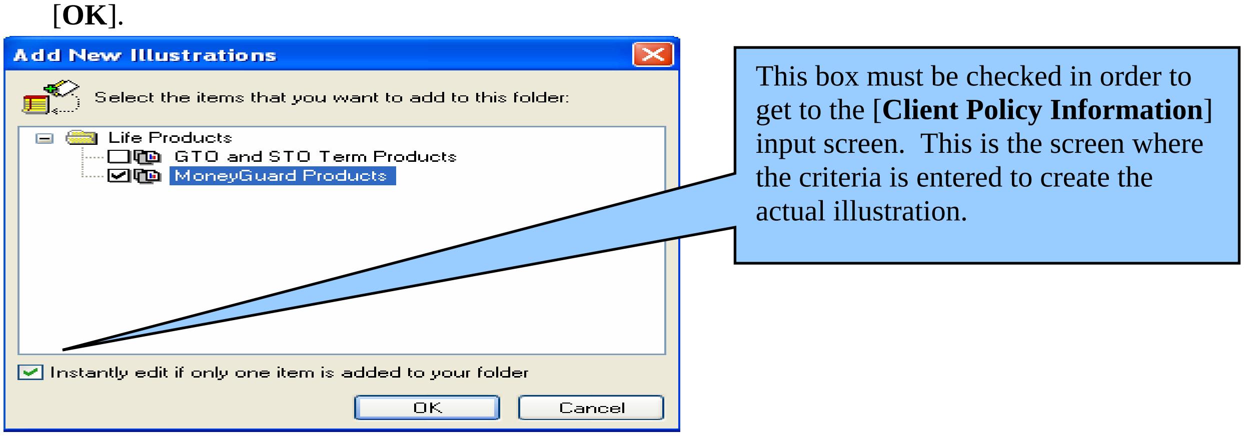


NOTE: You would use '**Your Brokers**' if you were using our software to illustrate cases for more than one broker. If you are the only user of the software, and are the broker, you already defined your information in your '**User Profile**'.

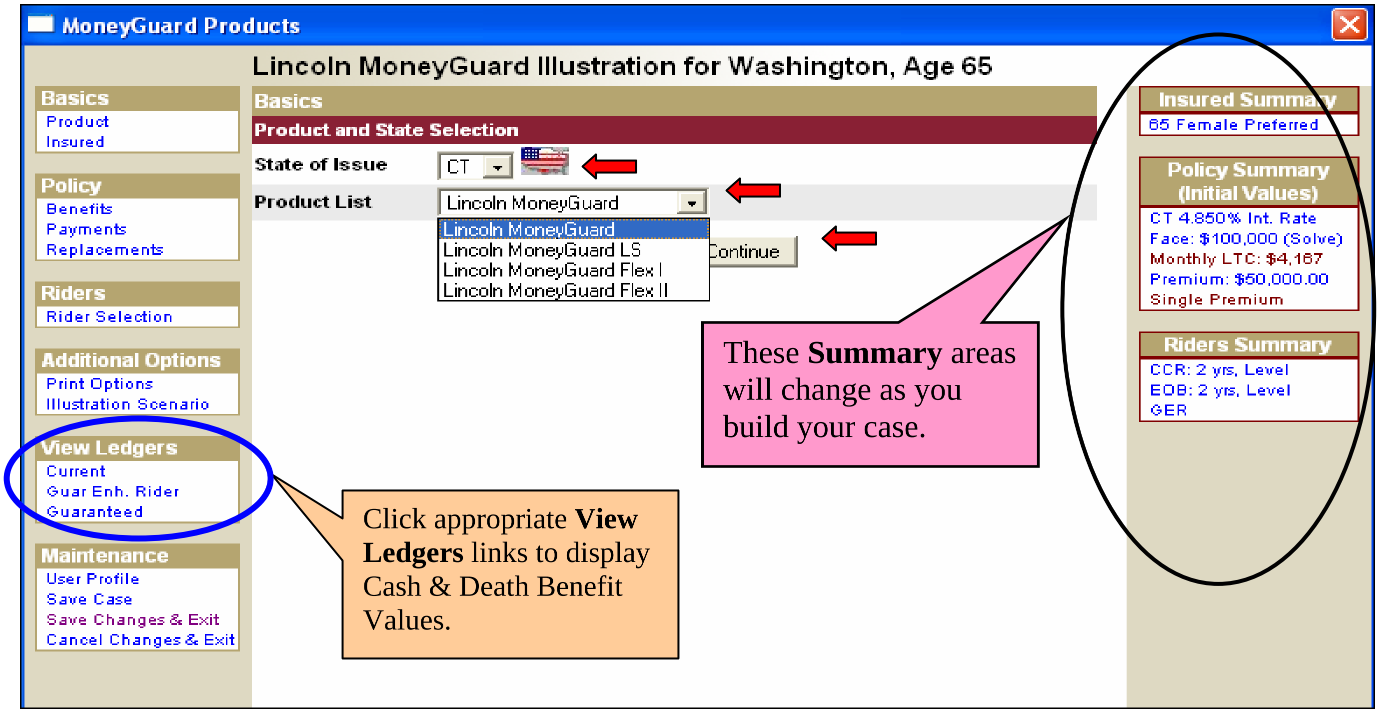
NOTE: *Optionally*, you can also run a "Quick Illustration" if you want to run a non-specific case for a "Valued Client"; this would be a case for your review, not to be submitted for processing. To do this, select the "Quick Illustration" button and then proceed to step #2.



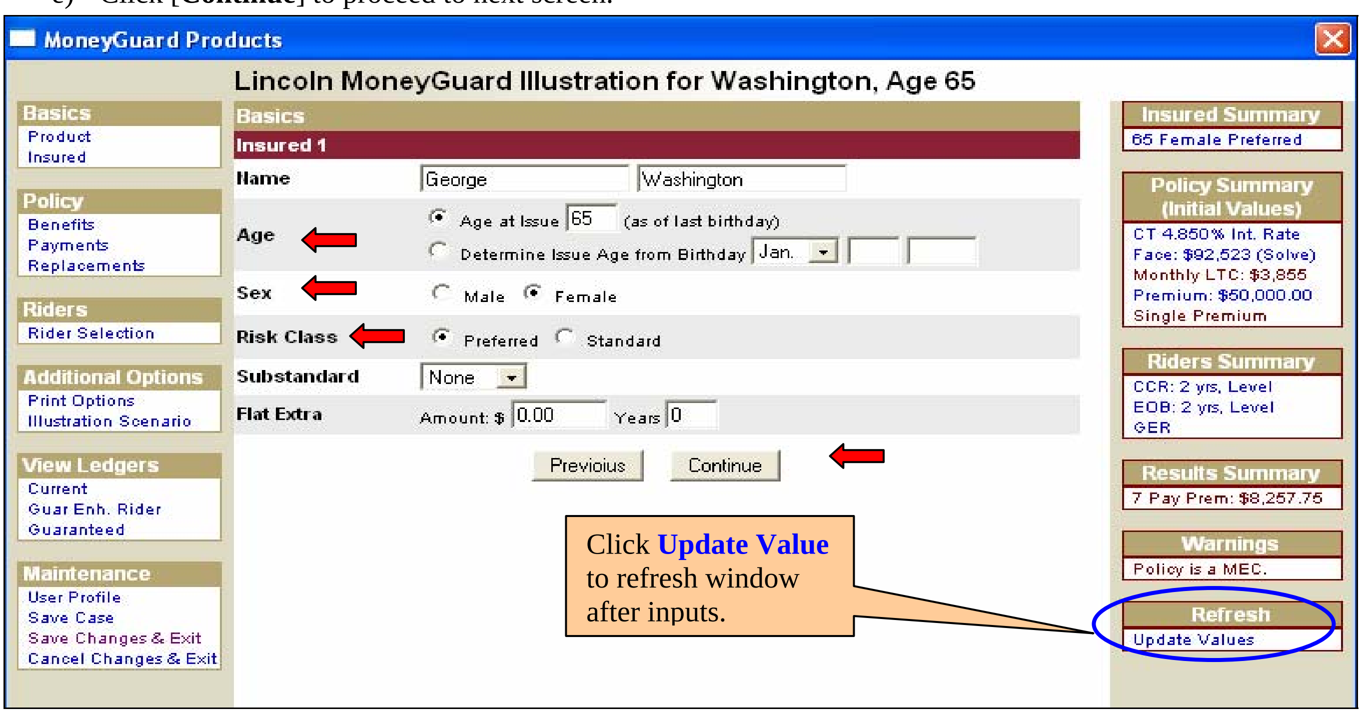
2. Now you are ready to create an illustration. To do this, double-click the **green +** as noted above and the following 'Add New Illustrations' pop-up appears.
   - To illustrate in the MoneyGuard product series select the checkbox for 'MoneyGuard Products' then click on [**OK**].



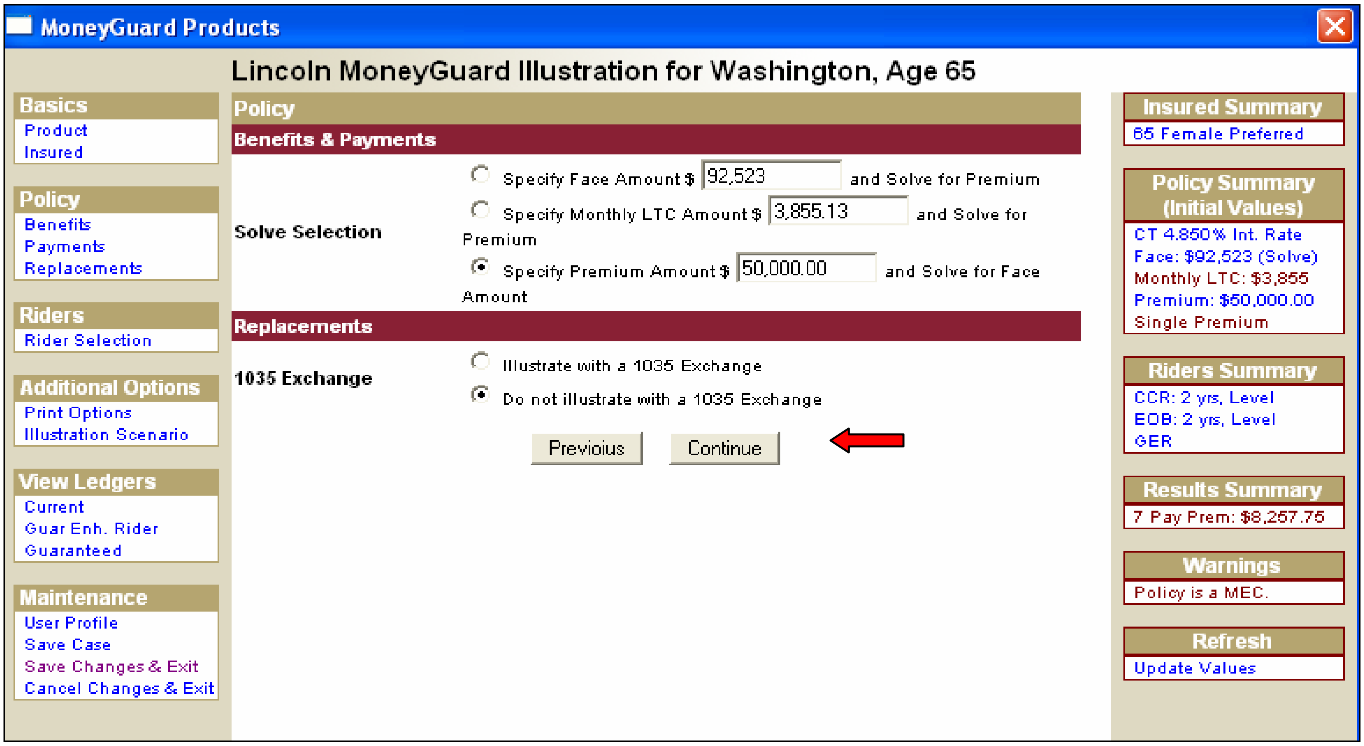
4. The [**Product and State Selection**] screen will appear.
   a) Select the State of issue for your client.
   b) From the Product List, select the Lincoln MoneyGuard product you want to illustrate.
      NOTE: For FL, KY, MD, and MN will be "**First Penn-Pacific**" MoneyGuard products.
   c) Click [**Continue**] to proceed to next screen.
- **NOTE**: The default age is 65. You will have an opportunity to change on the next screen.



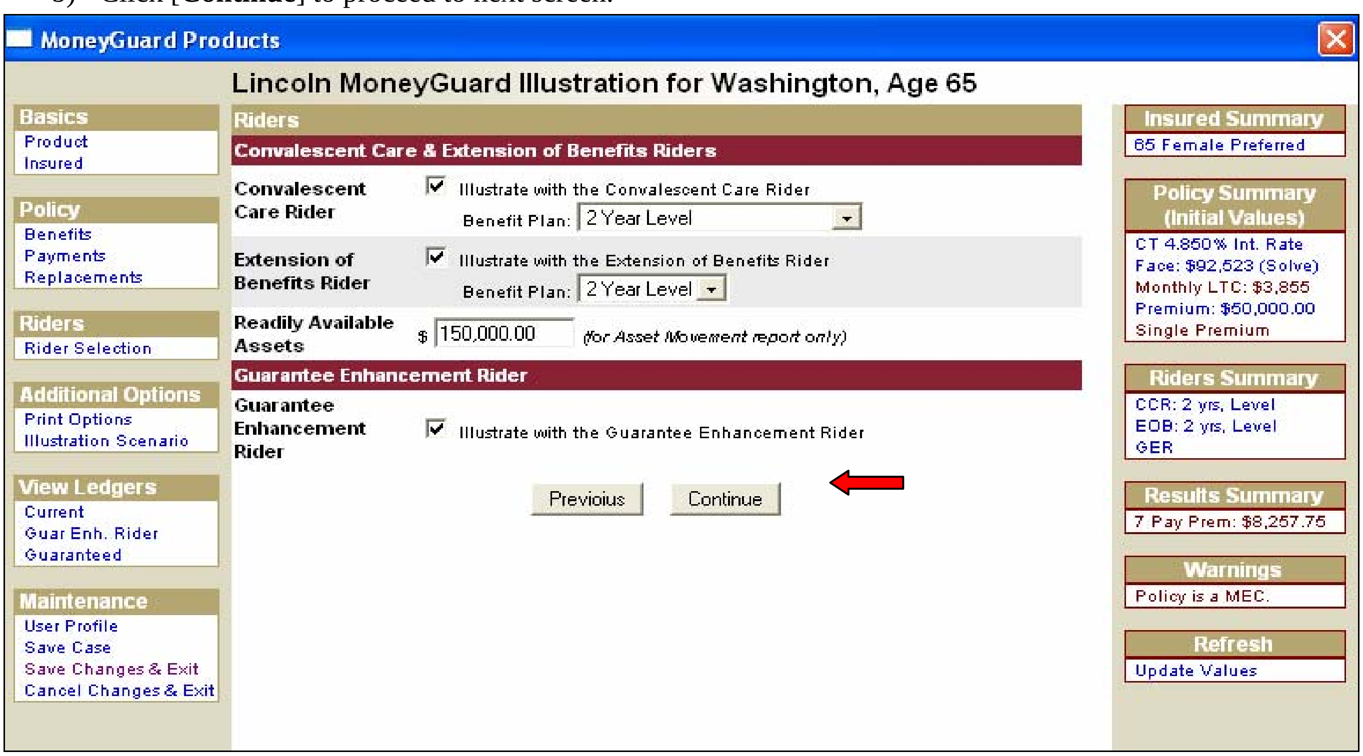
5. The [**Insured 1**] screen will appear.
   a) Enter client's Age.
   b) Select client's Sex.
   c) Select client's Risk Class.
   d) *Optionally*, complete and enter criteria for other sections accordingly.
   e) Click [**Continue**] to proceed to next screen.



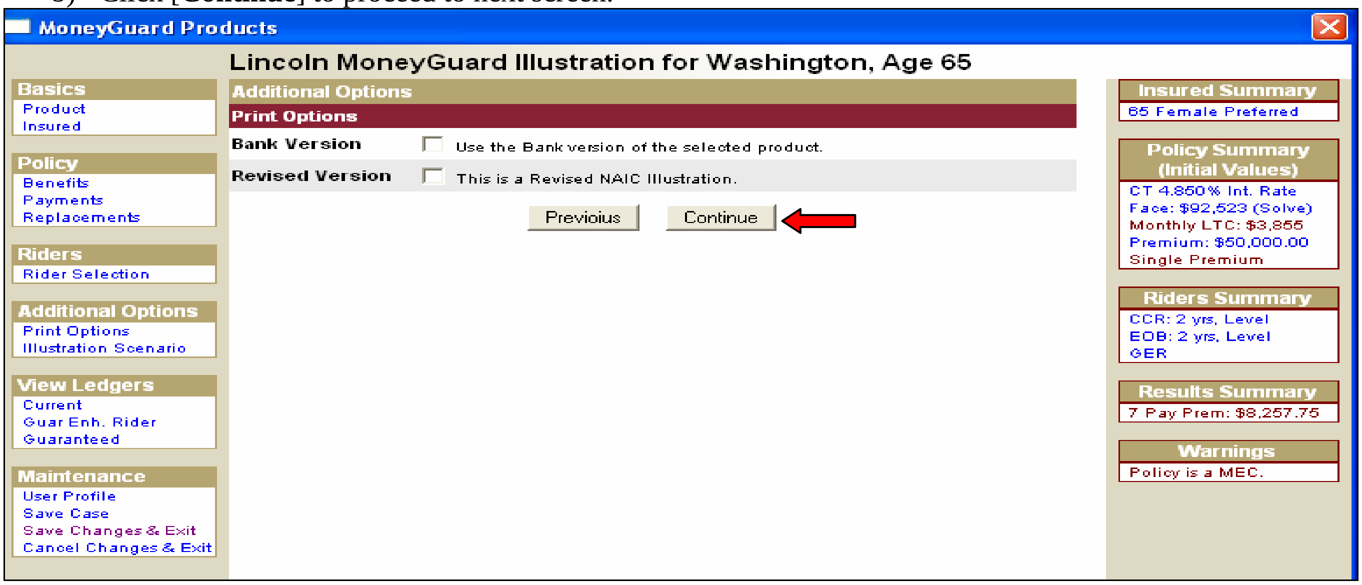
6. The [**Benefits & Payments**] screen will appear. *Please* note that the default **Premium** amount is $50,000.
   a) *Optionally*, complete and enter criteria for other sections accordingly.
   b) Click [**Continue**] to proceed to next screen.



8. The [**Riders**] screen will appear. *Please* note that by default, the checkbox for **all** Riders is selected.
   a) *Optionally*, complete and enter criteria for other sections accordingly.
   b) Click [**Continue**] to proceed to next screen.

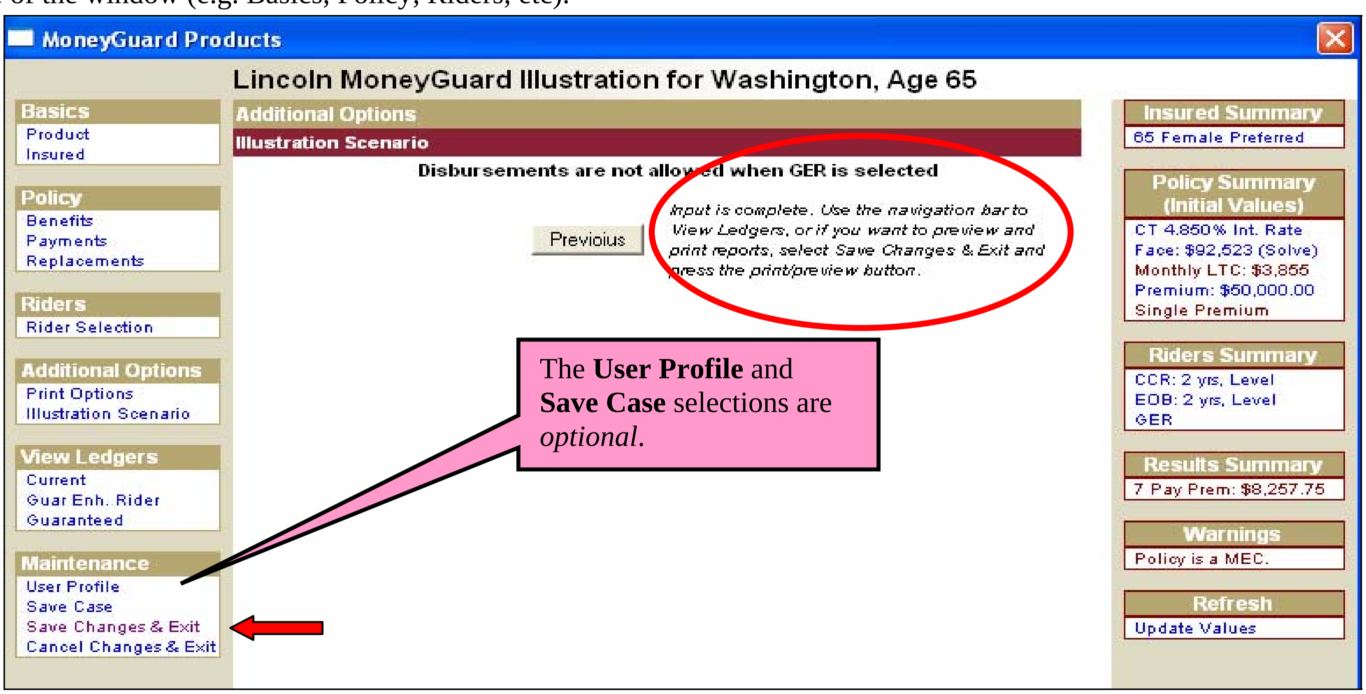


9. The [**Print Options**] screen will appear.
   a) *Optionally*, select appropriate print option.
      - **Bank Version** – When this checkbox is selected, the following statement will appear on the illustration, "*Not a deposit, not FDIC-insured, by any federal government agency, and not guaranteed by any bank or savings association*".
      - **Revised NAIC Illustration** – This checkbox would ***only*** be selected if a previously illustrated/submitted case was rejected. This would note the word "Revised" on the illustration if you were re-presenting the case to the client.
   b) Click [**Continue**] to proceed to next screen.



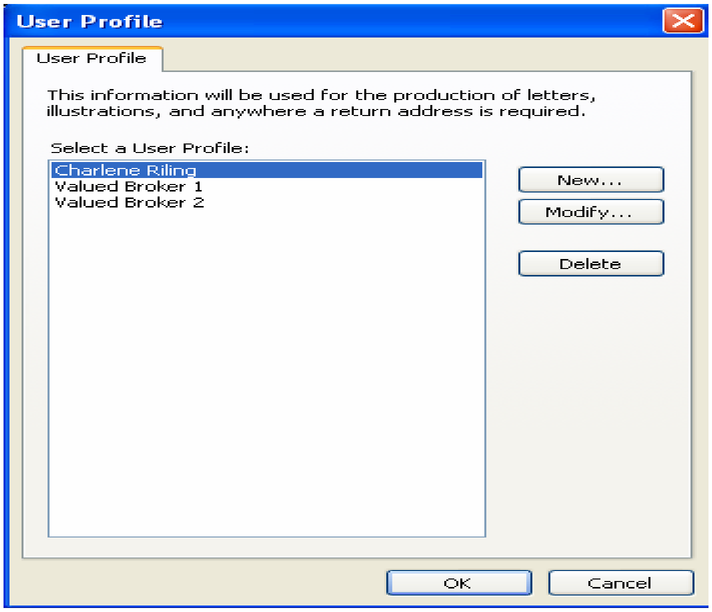
10. You have now completed the process for building your case. Over to the right, in the **Summary** area, you will see your results. You must now "save" your case in order to get to the print or print preview function. Please refer to the [**Maintenance**] section located in the lower left.
   - Select **Save Changes & Exit** option (before selecting this, refer to the **Optional Information** that follows this screen-print example).

NOTE: If your **Summary** information does not contain the results you are looking for, you can use the [**Previous**] button to go back to previous screens, or you can select sections you want to modify from the appropriate category on the left-side of the window (e.g. Basics, Policy, Riders, etc).

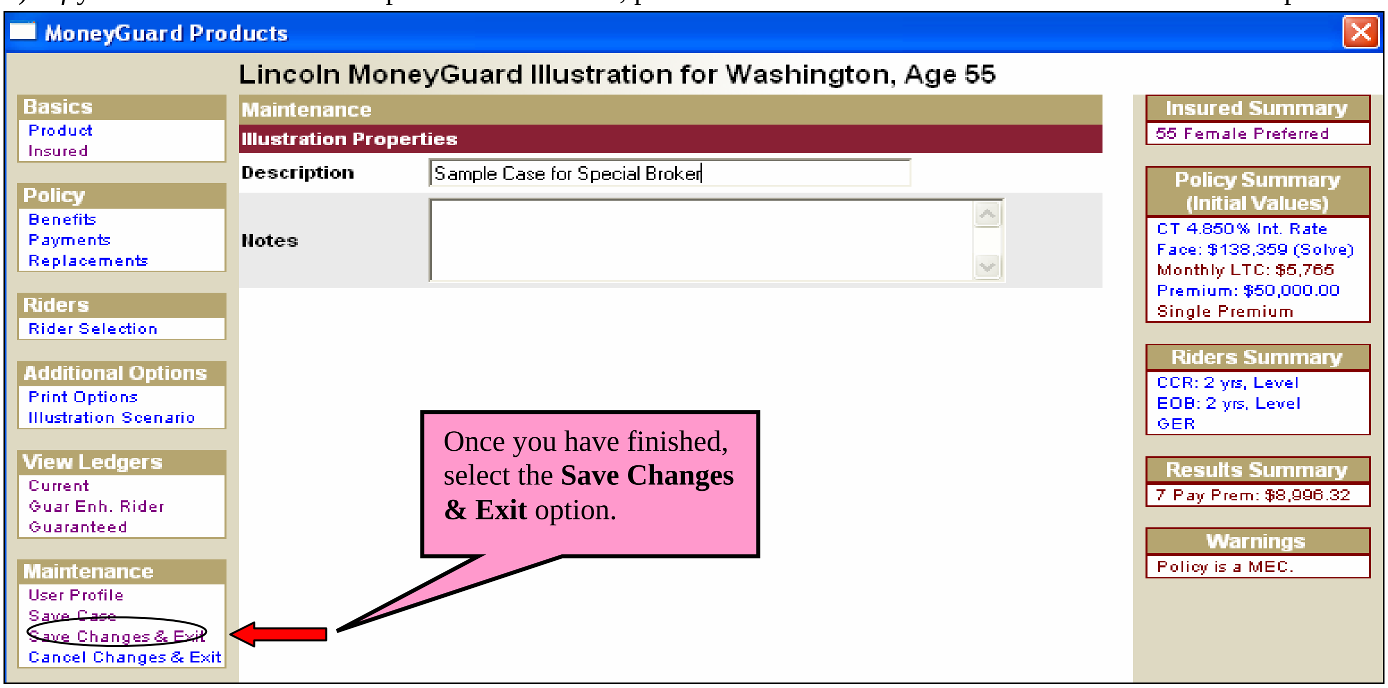


OPTIONAL INFORMATION

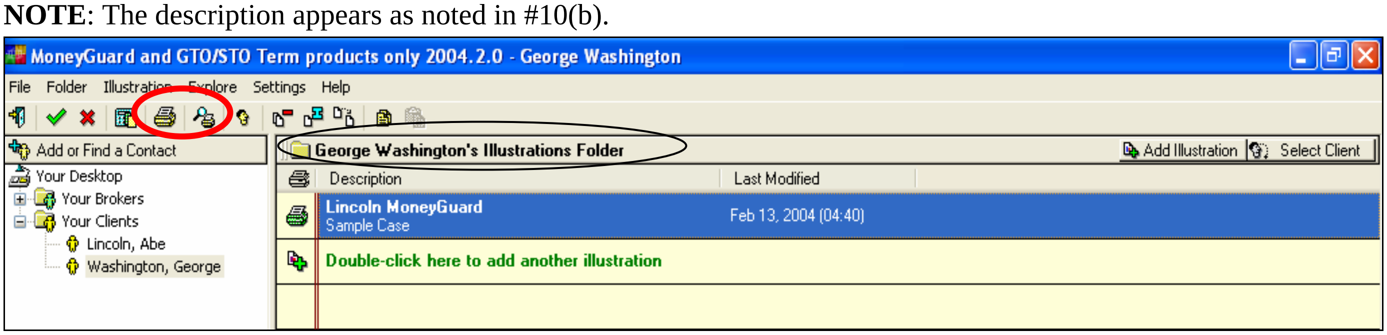
a) *If* you are illustrating a case for a broker, click on **User Profile** and select the Broker from your list accordingly.



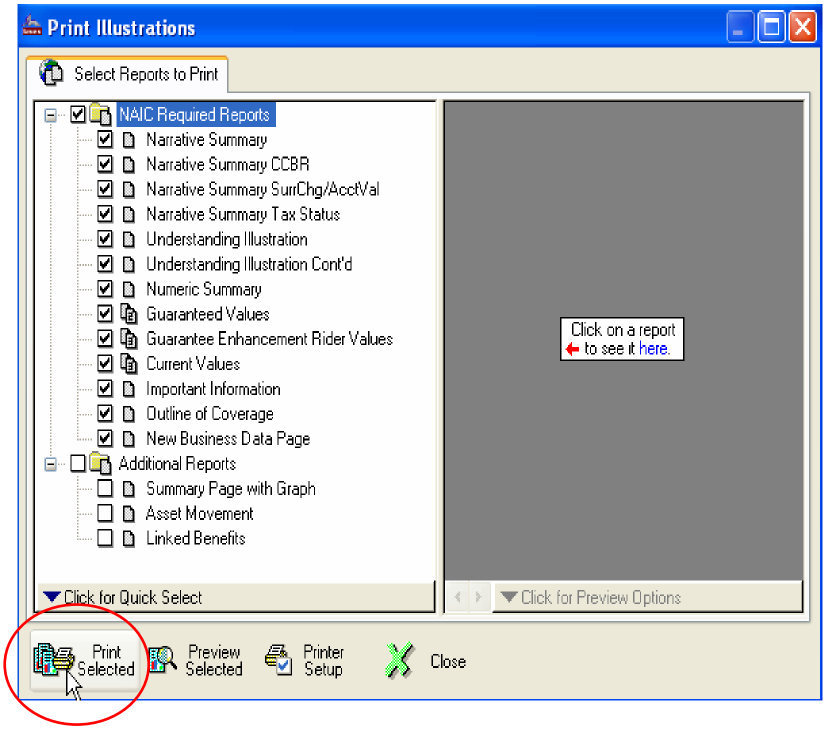
b) *If* you want to enter a Description about the case, please do so here. You will see the results of this in step #12.

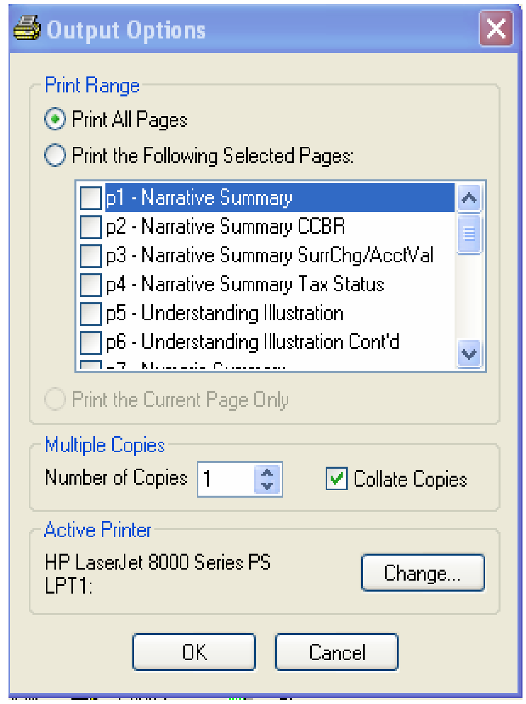


11. Your illustration now appears in "George Washington's" Illustration folder. The two icons circled in **red** are your print or print preview choices.
NOTE: The description appears as noted in #10(b).

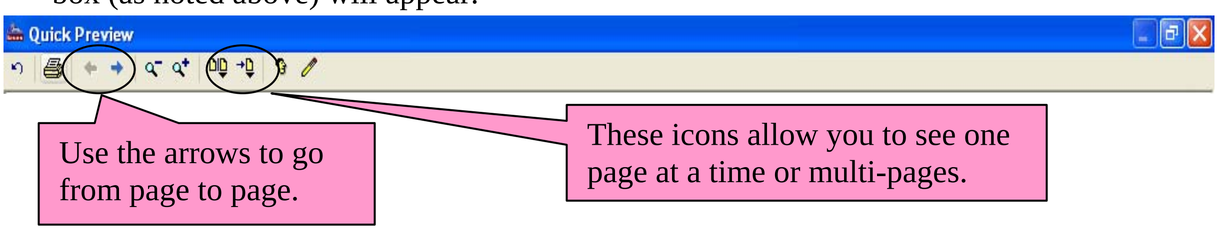


12. To actually print (or preview before printing) select the **Print** *or* **Preview** icon as circled in the above screen-print.
   - If you select the **Print** icon that is circled in #11 above, the following '**Print Illustrations**' box appears.
     a) Select the reports you want to print then click on [**Print Selected**].
     b) The 'Output Options' box appears. Click on [**OK**] to print your report, *or* click on [**Change**] if you first want to select a different printer (e.g. Lincoln PDF to create your output in PDF format).

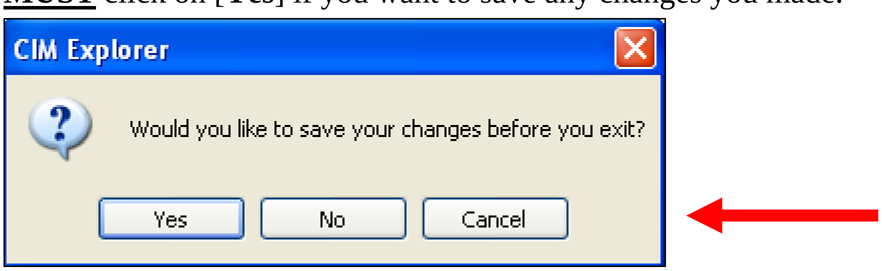




   - If you select the **Preview** icon that is circled in #7 above, your Illustration will appear on the '**Quick Preview**' screen. Once previewed, you can select the **Print** icon from this view. The '**Output Options**' box (as noted above) will appear.



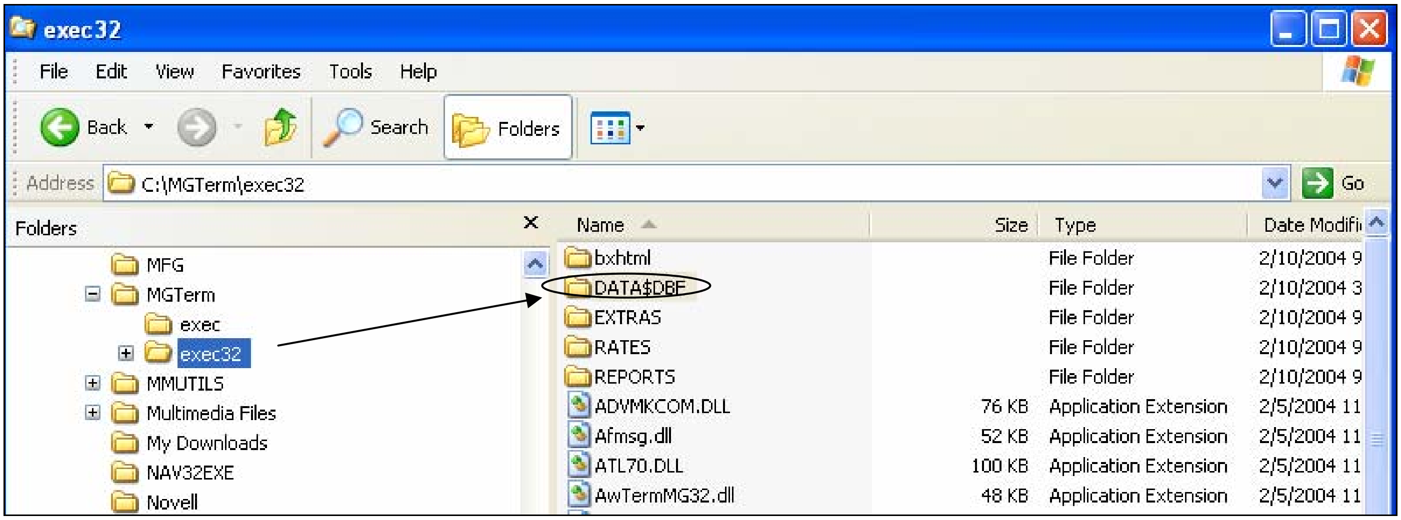
13. Once you are finished in our software, when you exit, you will be prompted to "**Save your changes**". You **MUST** click on [**Yes**] if you want to save any changes you made.



BACKING UP YOUR CLIENT DATABASE

Your Client data is *very important*. This "*How To*" explains what you should know about backing up your Client database for disaster recovery purposes.

1. If you completed a standard install of the **Lincoln Life® MoneyGuard and GTO/STO Term Products** software, accepting all defaults, your software installed to **C:\MGTerm**.
2. The directory your database files and client information reside in is called **Data$dbf**.



3. As part of your backup/disaster recovery process of your critical files, you should also include the backup of the **Data$dbf** directory. When you backup this directory, all the contents of the directory are included.