# Partnership Overview

Simplicity Group ("Simplicity"), a holistic financial planning firm combining the best of accumulation and protection strategies and solutions,), is Lincoln's preferred brokerage agency. Simplicity supports financial professionals (FPs) with insurance resources, advanced technology, and guidance throughout the planning process.

This relationship gives FPs one strategic partner for insurance knowledge, point-of-sale support, and business resources.

Products include annuities, life insurance, disability insurance, hybrid LTC, and traditional LTC. Variable life products are available to properly licensed FPs.

***IMPORTANT:*** *Simplicity is the only IMO approved for use with the Insurance Exchange (IX). For fixed annuities not available on IX, use Simplicity's Firelight or AnnuityLink software, available in the Simplicity Agent Center.*

- FPs may submit fixed insurance business as an Outside Business Activity, where permitted. *Check with your OSJ to confirm your E&O coverage aligns with your business activities. Fixed insurance business submitted as an Outside Business Activity (OBA) is subject to OSJ approval and firm-specific E&O requirements.*

- Simplicity provides end-to-end support, including:
    - Case design: product design, suitability, and illustrations
    - Case management: submission through placement, including underwriting
    - Advanced underwriting support for hard-to-place cases
    - Sales training and educational webinars
    - Re-brandable and co-brandable marketing materials and programs
    - Technology for quoting, submission, business management, and post-issue service
    - Proxy access for assistants and staff within the Simplicity Agent Center, with options for various permission levels

## Simplicity Agent Center

**Simplicity Agent Center** is the FP hub for business management. It includes:

- Dashboard with book-of-business details, quick links, and news
- Access to annuities, life insurance, asset-based LTC, and disability solutions
- **My Business** to track contracts in progress, paid and pending policies
- **Inforce Action Center** that analyzes inforce data and converts it into timely, prioritized alerts and opportunities such as term conversions, annuity rate improvements, and coverage gap analysis
- **Sales & Marketing** resources, including presentations, customizable materials, and sales tools
- **Upcoming Events, Recorded Webinars**, and the **Help Center** with personalized contacts for the Simplicity team

FPs may access the Simplicity Agent Center via AdvisorLinc or via the Lincoln Landing Page (https://www.simplicitygroup.com/lincoln-investment/#)

For more information, contact your Simplicity Sales Partner.

## Joint Sales Program

The Simplicity Joint Sales Program pairs a Simplicity Advisor Development Consultant (ADC) with a Lincoln FP and prospect. The Simplicity ADC helps gather information, compares carriers, designs solutions, and manages the application process.

Commissions are split 50/50. The carrier pays Simplicity, and Simplicity forwards Lincoln's portion to Lincoln Investment for distribution.

# FAQs

**What is the nature of the Lincoln Investment Partnership with Simplicity Group?**
Starting **August 1,** Simplicity will become Lincoln's preferred Brokerage General Agency, giving you access to insurance resources, technology, and support designed to make it easier to address your clients' protection planning needs.

This relationship provides a streamlined way to access insurance knowledge, point-of-sale support and business resources through one strategic partner.

**Why Simplicity (versus all the other IMOs and BGAs out there)?**
Lincoln selected Simplicity for the partnership spanning two decades, as well as their experience in the insurance marketplace and their ability to provide access to consistent support, technology, tools, and resources for growth.

The goal is simple: make it easier for you to incorporate protection planning into your practice and access the resources you need when working with clients.

**What if I already have a great relationship with another IMO?**
Lincoln has been working to simplify the insurance experience by establishing a preferred strategic relationship with Simplicity.

You may continue to submit insurance business as an Outside Business Activity, where permitted. *Please check with your OSJ to make sure your E&O coverage aligns with your business activities.*

**What if I don't currently offer insurance solutions or don't have time to build that part of my practice?**
One of the reasons Lincoln partnered with Simplicity is to provide training, client-facing resources, educational materials, and point-of-sale capabilities.

Your Simplicity representative can help you determine what level of support makes the most sense for your practice.

**How do I get started?**

- Access Simplicity from AdvisorLinc > Partner Links. Select "Simplicity Agent Center" to open the advisor dashboard.

- If you have any issues, contact your Simplicity Advisor Development Consultant.
- You may also visit https://www.simplicitygroup.com/lincoln-investment/#
- If you have additional questions, contact Frank Rosala at frank.rosala@lincolninvestment.net.

**What products are covered by the Simplicity relationship?**
Simplicity offers access to – and support for –

- Annuities
- Life insurance
- Disability insurance
- Hybrid LTC solutions
- Traditional LTC insurance products

**Does the relationship include variable products?**
Yes. Variable life insurance products are included for advisors who hold the appropriate licenses.

**What is changing in the way I do business?**
You'll have access to a more centralized and sophisticated insurance platform through Simplicity, including access to more products, sales support, and technology.

**Do I need to move my existing inforce business?**
No. Your existing business may continue operating as usual.

We encourage you to explore the Simplicity Agent Center and associated resources, including the proprietary Inforce Action Center, to learn more about available opportunities within your book of business to maximize growth.

**Do I need new contracts?**
All current contracts with Simplicity may stay in place. Any new contracts may be requested through Simplicity.

If you currently write business through another IMO, Simplicity can help review available transition options.

**Can I still work with my existing contacts / relationships at Simplicity or outside?**

Yes, you may continue to work with your outside relationships, while exploring the resources available through the Simplicity partnership.

If you are already working with someone at Simplicity, that relationship will remain intact.

**When can we start submitting business?**
You may start submitting business immediately. All business is submitted and managed through the Simplicity Agent Center. Please check with your Simplicity representative to ensure that contracts are active.

**How will I access/register for the Simplicity Agent Center?**
Contact your Simplicity representative to gain immediate access to the Simplicity Agent Center or self-register through [https://www.simplicitygroup.com/lincoln-investment/#](https://www.simplicitygroup.com/lincoln-investment/#)

**Will I be able to see submitted cases and status in the Simplicity Agent Center?**
Yes, you can see submitted cases, status updates, and in-force opportunities directly within the Simplicity Agent Center.

Questions can be directed to your assigned Simplicity representative.

**How can I find my Simplicity Representative?**
You can find your representative's information:

- In the Agent Center, under "Contact Simplicity," or
- On the dedicated Lincoln microsite: [https://www.simplicitygroup.com/lincoln-investment/#](https://www.simplicitygroup.com/lincoln-investment/#)

**Does Simplicity offer help with case design, product suitability, and illustration support? How do I access that?**
Yes. Simplicity offers robust sales support resources to assist with case design and illustration support through the Simplicity Agent Center.

**Can marketing materials on the Simplicity Agent Center be rebranded or co-branded?**
Yes. Any materials must still be submitted to Lincoln for compliance review before use.

**Will assistants or staff have access to the Simplicity Agent Center?**
Yes. The Simplicity Agent Center allows proxy access for assistants and staff with varying permission levels. Go to Settings in the left-hand navigation and add the support

staff person's email (**note: they must have an active Agent Center account to activate proxy access*).

**How do I open an insurance product?**

- **Via eApp**: Access via **Lifelink** or **iGo e-App** on the Simplicity Agent Center.
- **Paper App:** Print forms from **Forms Pipe.**
  - For help locating specific carrier paperwork, call Simplicity at 800-308-5555
- Create a Sponsor Direct New Account work item in Account Central
- Complete Broker Dealer forms, upload the completed PDF eApp or the scanned paper app, and obtain signatures
- Send forms to Lincoln for processing and commission setup
- Best Practices for the Fixed and Indexed Annuity Disclosure (L29FIA) form:
- Enter "Simplicity" as the IMO Name
  - For eApps, enter "**Do Not Send"** as the IMO address
  - For Paper apps, enter "11512 El Camino Real, Suite 100, San Diego, California 92130" as the IMO Address
- Simplicity processes the application and submits it to the carrier.
  - The FP receives an email when the application is in process.
- If submitting checks separately, log them and send them with the application's first page to the carrier via UPS or FedEx.

**How do I open an annuity?**

- Use Simplicity for fixed annuities not available on Insurance Exchanges (IX). This may take longer because Lincoln must approve them for compliance first.
- In the Simplicity Agent Center, select **Firelight** or **AnnuityLink** and complete the online application.
  - For help with paperwork, call Simplicity at 800-308-5555
- Print the completed application as a PDF.
- Create a Sponsor Direct New Account work item on Account Central.
- Complete Broker Dealer and compliance forms, upload the PDF application, and obtain signatures.
- Submit to Lincoln for compliance approval.
  - Compliance will approve or return the application as NIGO for corrections. FPs are notified by email.
- After receiving compliance approval, email sfd.sales@simplicitygroup.com to confirm that the application can be submitted.
- Simplicity then sends the application to the carrier.

- If submitting checks, log them in the Check Log and mail them with the application's first page to the carrier via UPS or FedEx.

**Reporting:** Policy information is available in portfolio reporting on Wove WRI+MA.

## Workflow Summary

| | |
|---|---|
| **Start Here** | Choose the correct submission type before beginning. Use eApplication when available for faster processing. |
| **eApplication** | Use iGo or Lifelink, send for eSignature, then submit the completed carrier application to Lincoln. |
| **Paper Forms** | Use Forms Pipe when eApplication is not available. Complete BD forms, obtain signatures, and send to Lincoln and Simplicity. |
| **Annuity Not on IX** | Use Firelight or AnnuityLink, print the application as a PDF, and allow time for Lincoln compliance review before Simplicity sends to the carrier. |
| **Checks** | If checks are included, log them in the Check Log and send them with the application's first page to the carrier by UPS or FedEx. |

## Quick Reference

| | | |
|---|---|---|
| **Best First Choice**<br>Use eApplication when available. | **Application Help**<br>Simplicity:800-308-5555 | **New Users**<br>Activation required before Agent Center access. |
| **Contact**<br>Frank Rosala:<br>frank.rosala@lincolninvestment.net | **Reporting**<br>Policy information is available in Wove WRI+MA reporting. | |

*Reminder: Simplicity is the only IMO approved for IX. For annuities not on IX, use Firelight or AnnuityLink and allow time for Lincoln compliance approval.*

## Processing Workflow

<table>
<tr><td colspan="3">START<br>Choose the correct submission type<br>Use eApplication when available. If not available, use Paper Forms.</td></tr>
<tr><td colspan="2">Path 1: E-Application</td><td rowspan="2">Path 2: Paper App</td></tr>
<tr><td>Insurance</td><td>Annuity Not on IX</td></tr>
<tr>
<td>1. Start Application<br>Select business type → complete in iGo or Lifelink.<br>↓<br>2. Send for eSignature<br>Client and required parties sign electronically.<br>↓<br>3. Release to Carrier<br>Simplicity releases the signed application and confirms completion.<br>↓<br>4. Submit to Lincoln<br>Create Sponsor Direct New Account work item, upload carrier application, complete BD forms, obtain signatures, and submit.</td>
<td>1. Start Application<br>Use Firelight or AnnuityLink for annuities not available on IX.<br>↓<br>2. Print app to PDF<br>Once completed, print the completed application as a PDF.<br>↓<br>3. Submit to Lincoln<br>Create Sponsor Direct New Account work item, complete BD and compliance forms, upload PDF, and obtain signatures.<br>↓<br>4. Compliance Review<br>Lincoln approves or returns the application as NIGO for corrections.<br>↓<br>5. Send to Carrier<br>After approval, email Simplicity. Simplicity sends the application to the carrier.</td>
<td>1. Print Forms<br>Print carrier forms from Forms Pipe.<br>↓<br>2. Create Work Item<br>Create Sponsor Direct New Account work item in Account Central.<br>↓<br>3. Complete Forms<br>Complete BD forms, upload completed PDF, and obtain signatures.<br>↓<br>4. Send for Processing<br>Send forms to Lincoln, then upload application to Simplicity or send by fax/mail.</td>
</tr>
<tr><td colspan="3">CHECK DECISION<br>Are checks included?<br>Yes → Enter checks in the Check Log and send them with the application’s first page to the carrier via UPS or FedEx.<br>No → Continue to final status and reporting.</td></tr>
<tr><td colspan="3">FINISH<br>Simplicity submits to the carrier → FP receives status updates → Policy information appears in Wove WRI+MA reporting.</td></tr>
</table>

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