

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](#).

Processing Workflow

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

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 Use eApplication when available.	Application Help Simplicity:800-308-5555	New Users Activation required before Agent Center access.
Contact Frank Rosala: frank.rosala@lincolninvestment.net	Reporting 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.

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