

Spectra Quick Quote Tool

Agent Overview - Frequently Asked Questions and Best Practices – Updated September 2021

Spectra is an online tool leveraging Lincoln’s Underwriting Rule Book to provide accurate quick quotes across a wide variety of medical, avocational and occupational risks.

Financial Professionals can provide real-time underwriting quick quotes for their client and have confidence in the accuracy of the quote.

Key Benefits

Accurate quick quotes leveraging Lincoln’s Underwriting Rule Book

24/7 online access to generate real-time quotes

Over 220 impairments, including medical impairments, occupational and avocational risks

Range of quotes will be generated, even if all impairment(s) are not known

Simple and intuitive online interface for easy data entry

Available for Lincoln UL, IUL, VUL and *LifeElements* Level Term



The screenshot shows the Lincoln Financial Group website interface. At the top, there is a navigation bar with links for Home, My business, Products, Planning tools & resources, Guidelines & education, and Compensation. Below this is a breadcrumb trail: Products > Life insurance. A blue banner at the top of the main content area reads "Capitalizing on market performance" and "Lincoln WealthAccumulate® IUL offers significant potential." Below the banner, the "Life insurance" section is visible, with a sub-header "LIFE INSURANCE" and a list of products: Term life insurance, Indexed universal life insurance, Universal life insurance, and Variable universal life insurance. A "Quick links" section is also present, listing: The Lincoln difference, Run an illustration, Underwriting, Specialty markets, Lincoln Leader Newsletter, Spectra quick quote tool (highlighted with a blue box and an arrow), and XRAE quick quote tool. At the bottom right, there is a "ONEmeeting" registration prompt and another "Quick links" section with the same items as the one above.

Question	Answer
Value	
<p>Why is Lincoln using Spectra as their quick quote submission tool?</p>	<p>Spectra is provided by Munich Re, the partner for Lincoln’s Automated Underwriting Rules engine.</p> <p>By leveraging Lincoln’s Underwriting Rule book already in place with Munich Re, this helps to ensure that quick quote results are as accurate as possible.</p>
<p>Why should I use Spectra versus emailing my Underwriter for a quick quote?</p>	<p>By leveraging Spectra, the user will have access to generate quick quotes for their clients in real-time, 24/7, for all Lincoln UL, IUL, VUL and <i>LifeElements</i> Level Term products. Because Spectra leverages Lincoln’s Underwriting Rule Book, you can be confident in the accuracy of the quick quote.</p>
<p>Will I still be able to work with an Underwriter on quick quotes?</p>	<p>Yes, however Spectra is designed to provide the most accurate quote based on the information entered. If the quote is unable to be generated in Spectra, the tool will indicate ‘Refer to Underwriter (RUW)’ in which case you should click the “Request Underwriter Review” button in Spectra to send your quote directly to an Underwriter for review.</p>
Access	
<p>How do I access Spectra?</p>	<p>Lincoln Producer Website Users: Spectra can be accessed 24/7 via single sign-on through Lincoln’s producer website. Once logged in to the site, the link to Spectra can be found on the Life Insurance landing page.</p> <p>Non-Lincoln Producer Website Users: Access can also be found on the quoting tab of Lincoln’s Digital First landing page at www.lfg.com/godigital.</p>
Experience	
<p>How do I know what information I need to ask a client about their medical condition(s) to get the most accurate quote from Spectra?</p>	<p>Review the “Common Impairment Field Guide” for specific details you will want to gather when you speak with your client.</p>
<p>What if I don’t have full information about my client’s condition(s)?</p>	<p>Spectra is designed to provide guidance even with less than full information. Often, a range of possible ratings/outcomes will be provided. The more information you have, the narrower and more accurate the quote will be.</p>
<p>Are rating credits incorporated into the quote on Spectra?</p>	<p>Yes, credits are applied to all quotes provided in Spectra. If the quote is rated, turn the Rating Details toggle button on to see the range of ratings based on the criteria provided.</p>

How do the mortality percentages provided in Spectra correlate to Lincoln's table ratings?

Mortality Percentage	Table Rating
+50%	B
+75%	C
+100%	D
+125%	E
+150%	F
+175%	F
+200%	H

Is the table reduction program included in my Spectra quote?

No. Spectra does not incorporate the table reduction program (TRP) into the quote.

Can I link my Quick Quote to a formal case submission?

Please download and attach the Spectra quick quote with your application submission.

If I submit a formal application through the *LincXpress* ticket process, is my case still eligible for lab-free consideration?

Yes. The Spectra quick quote tool is not considered a trial or prior submission, therefore lab-free consideration will remain available for qualifying cases.

Who do I contact if I encounter a problem or have a question regarding the Spectra tool?

There is a Spectra User Guide accessible from the quick quote tool, if your question cannot be answered from that guide, please contact your dedicated Lincoln Underwriting Team.

I have suggestions for improvements to the tool. Are you open to input?

Your feedback is important to us and we will review all input for future enhancements of Spectra. You may provide feedback directly to your dedicated Lincoln Underwriting team.

Best Practices



Bookmark your **unique Spectra Access URL** to your web-browser Favorites



Review the **Spectra User Guide** found on the Spectra portal for best results when submitting a quote

Height inches

Enter **height in inches**, not feet, otherwise this could negatively impact your quote

GET QUOTE

Generate a **quote with basic information** before entering impairment detail to catch potential errors that may impact the quote

currently taking

For applicable impairments, “currently taking ____” refers to the total **number of prescriptions**

1

Enter **whole numbers**, not decimals, for numeric values (do not use toggle arrows)

Rating Details

For Rated quotes, turn the **Rating Details toggle button on** to see the range of ratings based on answers provided

REQUEST UNDERWRITER REVIEW

When a RUW result received, **click the “Request Underwriter Review” button** at the top of the page, enter additional detail that could be helpful for the underwriter, and submit for underwriter review

Resources

SPECTRA User Guide
(download from quoting tool)

Agent Training Brainshark
(click image below to view)

Common Impairment Field Guide
(click image below to view)

The screenshot shows the SPECTRA quoting tool interface. On the left, there is a dark sidebar with a 'Current Quote Summary' section and a 'How to use SPECTRA' link with a red arrow pointing to it. The main area is titled 'Basic Quote Information' and contains several input fields for client details: 'My Client is a [Age] years old [Gender] who is approx [Height] inches tall and weighs [Weight] lbs. They are applying for a \$ [Face Amount] policy in [Application State]. [Parents/Siblings died from Coronary Artery Disease (CAD) or Stroke]. They [Tobacco/Nicotine] tobacco or nicotine products. If known, enter disclosures: They have [No Medical Conditions], They do [No Dangerous Hobbies], They work as [Occupation].

The screenshot shows the SPECTRA interface with a 'Brainshark' assessment chart. The chart has a horizontal axis with categories: Declined, High Rating, Moderate Rating, Mild Rating, Standard Tobacco, Preferred Tobacco, Standard Non Tobacco, Preferred Non Tobacco, and Preferred Plus. Two Lincoln Financial Group logos are visible, one for 'LifeElements Term' and one for 'Permanent'. A large grey arrow points from the 'Mild Rating' area towards the right. There are 'RUW' and 'EVIDENCE' buttons for each assessment.

Attention Deficit Disorder (ADD)	Arrhythmia
<ul style="list-style-type: none"> Date range of diagnosis Medication(s) prescribed How long medication has been taken If ever hospitalized or disabled due to ADD If experiences restriction of daily activities Any suicide attempts Has been advised to limit intake or be treated for alcohol/drug addiction If fully recovered If treated for other psychiatric condition(s) within last 5 years 	<ul style="list-style-type: none"> If advised by medical professional that condition was caused by underlying heart disease, a hereditary disorder, excess alcohol use, a benign disorder, none of these or unknown If currently waiting for tests, test results, referrals or surgery If requires an implantable defibrillator and/or pacemaker Date range of ablation procedure if applicable If released for routine care only
Asthma	Breast Cancer
<ul style="list-style-type: none"> If hospitalized and date range If/when diagnosed with status asthmaticus Frequency of symptoms How often symptoms are at night If/when inhaler has been used If/when taken oral steroids If/ when other medications are used for asthma (other than allergy medications) 	<ul style="list-style-type: none"> Age of diagnosis Number of instances Treatment completion date range Stage If tumor was fully removed If tumor was well-differentiated If both estrogen and progesterone receptors were positive If HER-2 was negative or positive If Tamoxifen or other aromatase inhibitor has taken for at least 5 years

Contact your dedicated Lincoln Underwriting & New Business team with additional questions.

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