

Ready to submit an Annuity application? Here's how!

Electronic Applications for most products are available on BIG's website www.Breakthroughins.com/Lincoln through [Firelight](#) or [iPipeline](#), found under the *Submitting Apps* section.

1. Create an application

- For the fastest processing, complete an electronic application in [Firelight](#). If you have additional documents to include with the application (such as transfer documents), make sure you attach those documents in [Firelight](#) under Additional Documents, **before** it is signed and locked. Once the application is complete, select "print to PDF" to create a PDF file of the application. **Do not use "save as a PDF"**. This PDF file will be sent to Lincoln's back office, along with the Lincoln compliance forms. (Need a Firelight ID? Email kristy.dreyer@simplicitygroup.com)

OR

- If you can't find your carrier in [Firelight](#), go to [iPipeline Forms](#), the carrier website, or call BIG at 877-377-5281 for an application. Once the application is complete, scan the document to create a PDF file of the application.

2. Get Lincoln's approval

- a) On Lincoln's platform, create a Direct Sponsor Account work item in Account Central, complete the compliance forms required, and upload the PDF of the application.
- b) Obtain any necessary signatures from your client on Lincoln's compliance forms.
- c) Submit the work item to Lincoln for approval with compliance.
- d) Upon compliance approval of the transaction, the financial professional should receive an email from Lincoln indicating that the work item is complete.
- e) Once approval has been received, the financial professional must notify BIG that the application has been approved. The application will not be released/submitted to the carrier until BIG is notified of Lincoln's approval.

3. Don't forget!

- For Firelight applications, **the application will not be released to the carrier until the Financial Professional notifies BIG of Lincoln's approval**. Please email BIG any forms not attached in Firelight to info@breakthroughins.com for submission to the carrier.
- For all other applications, the Financial Professional must email the application in a PDF file to BIG at info@breakthroughins.com. Be sure to include check copies and any additional paperwork. **Regardless of instruction given on internal Lincoln forms, make sure you send a copy of the application to BIG so that we may confirm receipt of application by the carrier.** (You may also fax applications to our secure fax at 609-552-7297 or mail to: 2 North Main Street, Suite 303, Medford, NJ 08055).
- If you are holding a check to be submitted with the application, mail the check with a copy of the first page of the application directly to the carrier.