



You're In Charge®

WealthProtection Expertise<sup>SM</sup>

# Underwriting Guidelines

Lincoln individual and survivorship products

## LIFE SOLUTIONS

Not a deposit	Not FDIC insured	May go down in value
Not insured by any federal government agency		
Not guaranteed by any bank or savings association		

Insurance products issued by:  
The Lincoln National Life Insurance Company  
Lincoln Life & Annuity Company of New York

1465132

For agent or broker use only.  
Not for use with the public.

# At Lincoln, we realize that the quality of our underwriting service is critical to your success.

## Preferred criteria (standard risk with no extra mortality)

Criteria	Preferred plus nontobacco
Tobacco use	No tobacco/nicotine products in 36 months. Occasional cigar use of up to 12 cigars a year with a urine specimen negative for nicotine.
Personal history	No personal history of cardiovascular disease, diabetes and/or cancer, excluding benign skin cancer.
Drug and alcohol history	No history of alcohol or drug abuse within the past 10 years.
Family history	<b>Up to age 69</b> —No deaths of parent or sibling prior to age 65 due to cardiovascular disease. <b>Age 70 and up</b> —Disregard family history of cardiovascular disease.
Driving history	No more than three nonratable moving violations in the past 3 years. No DUI or license suspension in the past 5 years.
Labs	Blood tests other than lipids—within normal limits.
Cholesterol	Minimum untreated cholesterol reading is 125. Maximum cholesterol is 300. <b>Up to age 69</b> —Treated and untreated findings: Cholesterol/HDL ratio $\leq 5.0$ . <b>Age 70 and up</b> —Treated and untreated findings: Cholesterol/HDL ratio $\leq 5.5$ .
Blood pressure	<b>Up to age 69</b> —Treated and untreated hypertension with a 12-month average of 130/80 or lower. <b>Age 70 and up</b> —Treated and untreated hypertension with a 12-month average of 140/90 or lower.
Aviation and avocations	No private aviation. No ratable avocations or occupations. Commercial pilots may be eligible (contact your underwriter).
Build	<b>Up to age 69</b> —BMI of 29 or less and minimum BMI of 18. <b>Age 70 and up</b> —BMI of 30 or less and minimum BMI of 19.

**Our dedicated, leading-edge underwriting is one reason we're a top producer of life insurance. Read more to learn about our outstanding service and value.**

**Preferred nontobacco**

No tobacco/nicotine products in 24 months. Occasional cigar use of up to 24 cigars a year with a urine specimen negative for nicotine.

No personal history of cardiovascular disease and/or diabetes. Certain cancers, such as benign skin cancers, testicular, thyroid, uterine, cervical and prostate may qualify for preferred.

**Age 70 and up**— See additional criteria for diabetes.

No history of alcohol or drug abuse within the past 7 years.

**Up to age 69**— No deaths of parent or sibling prior to age 60 due to cardiovascular disease.

**Age 70 and up**— Disregard family history of cardiovascular disease.

No more than three nonratable moving violations in the past 3 years. No DUI or license suspension in the past 5 years.

Blood tests other than lipids— within normal limits.

Minimum untreated cholesterol reading is 125. Maximum cholesterol is 300.

**Up to age 69**— Treated and untreated findings: Cholesterol/HDL ratio  $\leq 6.0$ .

**Age 70 and up**— Treated and untreated findings: Cholesterol/HDL ratio  $\leq 7.0$ .

**Up to age 69**— Treated and untreated hypertension with a 12-month average of 140/90 or lower.

**Age 70 and up**— Treated and untreated hypertension with a 12-month average of 155/90 or lower.

No ratable avocations or occupations.

For private aviation, if pilot has IFR or 1,000 total flight hours, flies between 25 and 250 hours a year in the U.S. and Canada, is under age 70, has clean MVR.

**Up to age 69**— BMI of 31 or less and minimum BMI of 18.

**Age 70 and up**— BMI of 32 or less and minimum BMI of 19.

**Additional criteria for preferred nontobacco only**

**Personal history of diabetes— age 70 and up**

- Type 2, duration 3 years or less
- Oral medications or diet controlled
- Hemoglobin A1c average over past 12 months of 6.0 or lower
- Current urinalysis negative and no history of proteinuria
- No history of retinopathy or neuropathy
- Blood pressure well controlled
- Favorable cardiac workup (for example, negative treadmill EBCT or catheterization within 2 years)
- Good lipids (meets preferred lipids criteria)

## Five underwriting classes

### 1. Preferred plus nontobacco

Preferred plus is Lincoln's best risk classification and includes those applicants who have not used tobacco or nicotine in any form in the past 36 months (except for the occasional cigar, provided the urine specimen is negative for nicotine) and meet all of the preferred plus criteria.

### 2. Preferred nontobacco

This class is for clients who enjoy exceptional health and have not used tobacco or nicotine in any form in the past 24 months (except for the occasional cigar, provided the urine specimen is negative for nicotine) and meet all the preferred criteria.

**Note:** Classes may vary by product and age. Check product specifications for available classes.

### 3. Standard nontobacco

This class represents those insureds who have an average life expectancy and do not meet preferred criteria. This class includes applicants who use cigars, pipes, chewing tobacco, and other tobacco products who may test positive for nicotine. Excludes cigarette and e-cigarette smokers.

### 4. Preferred tobacco

This class is similar to the preferred nontobacco class where the insured meets all the preferred criteria, but the insured has smoked cigarettes within the past 12 months.

### 5. Standard tobacco

This class is similar to the standard nontobacco class, but the insured has smoked cigarettes within the past 12 months.

## Minimum/maximum BMI and weight in pounds

Height	Male/female ages up to 69				Male/female ages 70 and up			
	Preferred plus BMI		Preferred BMI		Preferred plus BMI		Preferred BMI	
	Min 18	Max 29	Min 18	Max 31	Min 19	Max 30	Min 19	Max 32
4'10"	88	138	88	148	91	143	91	153
4'11"	91	143	91	153	94	148	94	158
5'0"	94	148	94	158	97	153	97	163
5'1"	98	153	98	164	100	158	100	169
5'2"	101	158	101	169	104	164	104	175
5'3"	104	163	104	175	107	169	107	180
5'4"	108	169	108	180	110	174	110	186
5'5"	111	174	111	186	114	180	114	192
5'6"	114	179	114	192	118	186	118	198
5'7"	118	185	118	198	121	191	121	204
5'8"	122	190	122	203	125	197	125	210
5'9"	125	196	125	209	128	203	128	216
5'10"	129	202	129	216	132	209	132	222
5'11"	133	208	133	222	136	215	136	229
6'0"	136	213	136	228	140	221	140	235
6'1"	140	219	140	235	144	227	144	242
6'2"	144	225	144	241	148	233	148	249
6'3"	148	232	148	248	152	240	152	256
6'4"	152	238	152	254	156	246	156	263

## The advantages of *LincXpress*<sup>SM</sup>

Our focus is to provide excellent customer service. We're committed to delivering you leading-edge underwriting to make new business better for you and your clients. As part of this commitment, we're giving you all the advantages of *LincXpress*:

- A streamlined Tele-App submission process with faster turn-around times
- The opportunity to offer your clients less intrusive underwriting

### *LincXpress* Tele-App

- A streamlined application submissions process—available to you **at no cost**
- A superior customer experience through your dedicated Lincoln team
- A seamless process with fewer administrative hassles
- Reduced NIGOs and faster policy issue

### *LincXpress* lab-free underwriting

- Opportunity to waive labs for qualifying clients\*
- Available for Tele-App paper and electronic ticket submissions

### General lab-free qualification guidelines

- Clients ages 18–50
- Face amount: \$1 million or less
- No major medical conditions
- Within height/weight limits

### Nonmedical conditions that prompt full underwriting

- Use of tobacco products
- Parent or sibling death from cardiovascular disease or stroke before age 60
- Bankruptcy in the last 5 years
- History of DUI or distracted driving convictions in the last 5 years
- History of multiple motor vehicle violations in the last 3 years
- Felony conviction in the last 5 years and/or currently on probation or parole
- Hazardous sports activity (vacation participation or club activity is usually fine)
- Pilot without instrument flight rating
- Submission of a prior trial (informal) or formal application to Lincoln Financial Group within the last 12 months
  - If there are valid labs on file from a previous formal submission, they may be used in place of ordering new labs

### Medical conditions that prompt full underwriting

Alcohol abuse and/or treatment	Dementia/Alzheimer's disease	Hypertension with average blood pressure readings above 140/85
Atrial fibrillation	Diabetes/gestational diabetes	Kidney disease
Bipolar disorder	Drug abuse and/or treatment	Melanoma
Cancer history (other than basal and squamous cell skin cancers)	Emphysema	Multiple sclerosis (MS)
Cardiomyopathy	Epilepsy/seizure	Muscular dystrophy (MD)
Elevated cholesterol without treatment	Gastric bypass/lap band	Parkinson's disease
Chronic obstructive pulmonary disease (COPD/emphysema)	Heart disease/surgery (all types)	Peripheral artery disease (PAD)/peripheral vascular disease (PVD)
Cirrhosis	Hepatitis B or C	Prescription narcotic use
Crohn's disease	Huntington's disease	

\*Not available with Lincoln *MoneyGuard*<sup>®</sup> solutions or *Lincoln LifeElements*<sup>®</sup> One-Year Term. *LincXpress*<sup>SM</sup> strategies are not available in New York for policies submitted through the Tele-App process.

## Age and amount requirements

### Permanent and term life products

For second-to-die policies, divide the face amount in half for all requirements.

Face amount	Age (insurance age)				
	0–14	15–40	41–50	51–69	70+
\$0 to \$49,999	Non-med	Non-med	Non-med	Non-med Short form exam Urine w/HIV	Paramed w/senior supp* Blood Urine specimen
\$50,000 to \$99,999	Non-med	Non-med Short form exam Urine w/HIV	Non-med Short form exam Urine w/HIV	Non-med Short form exam Urine w/HIV	Paramed w/senior supp* Blood Urine specimen
\$100,000 to \$250,000	Non-med	Paramed Blood Urine specimen	Paramed Blood Urine specimen	Paramed Blood Urine specimen	Paramed w/senior supp* Blood Urine specimen
\$250,001 to \$500,000	Non-med	Paramed Blood Urine specimen	Paramed Blood Urine specimen	Paramed Blood Urine specimen	Paramed w/senior supp* Blood Urine specimen
\$500,001 to \$1,000,000	Non-med	Paramed Blood Urine specimen	Paramed Blood Urine specimen	Paramed + EKG Blood Urine specimen	Paramed w/senior supp* Blood Urine specimen
\$1,000,001 to \$2,500,000	Contact underwriter	Paramed Blood Urine specimen	Paramed Blood Urine specimen	Paramed + EKG Blood Urine specimen	Paramed w/senior supp* Blood Urine specimen
\$2,500,001 to \$5,000,000	Contact underwriter	Paramed Blood Urine specimen	Paramed Blood Urine specimen	Paramed + EKG Blood Urine specimen	Paramed w/senior supp* Blood Urine specimen
\$5,000,001 to \$10,000,000	Contact underwriter	Paramed Blood Urine specimen	Paramed Blood Urine specimen	Paramed + EKG Blood Urine specimen	Paramed w/senior supp* Blood Urine specimen
\$10,000,001 to \$60,000,000	Contact underwriter	Paramed Blood Urine specimen	Paramed Blood Urine specimen	Paramed + EKG Blood Urine specimen	Paramed w/senior supp* Blood Urine specimen

Amounts over \$60,000,000 require facultative reinsurance, and additional requirements may be needed at reinsurer's discretion.

\*The senior supplement consists of a Get Up and Go test, word recall test, and a clock draw.



## Other requirements

<b>Electronic inspection report (EIR)</b>	Ages 18 to 69—\$1,000,001 and up	Ages 70 to 74—\$500,001 and up	Ages 75 to 85—\$10,000,001 and up
<b>Foreign nationals (1st fin.)</b>	Ages 18 to 69—\$1,000,001 and up	Age 70+ — \$500,001 to \$10,000,000	
<b>Older age PHI</b>	Ages 75+ — All amounts		
<b>MVR</b>	Ages 16 to 40—\$250,000 and up	Ages 41+—\$500,000 and up	
<b>Financial documentation</b>	<p><b>Form 4560T-EZ:</b>  Ages 26 to 69—\$10 million and up    Ages 70 to 75—\$2.5 million and up  Ages 76 to 80—\$2 million and up    Ages 81 to 85—\$1 million and up  And for premium financing cases for all ages and amounts.</p> <p>For any amount, underwriting may require financial documentation such as income tax returns, third party verification of net worth, or copies of estate planning materials prepared and provided to support the case design and amount applied for.</p>		

## Expiration date for requirements

Requirement type	Time frame for expiration	
Paramed and MD exam	Ages 0 to 69—Up to 12 months	Ages 70+ — Up to 6 months
Chem profile, urine specimen	Ages 0 to 69—Up to 12 months	Ages 70+ — Up to 6 months
Resting EKG	12 months	
PHI	12 months	
MVR	6 months	

## Reinsurance limits

### Permanent life and term products

<b>Autobind limits*</b>	\$60,000,000 ages 0–75
	\$50,000,000 ages 76–80
	\$25,000,000 ages 81–85
<b>Jumbo limits</b>	\$65,000,000 ages 0–80
	\$50,000,000 ages 81–85
<b>Foreign national autobind limits</b>	\$25,000,000 ages 18–80
<b>Foreign national jumbo limit</b>	\$35,000,000 ages 18–80

\*Autobind limits will be reduced based on rating and whether a client is a professional athlete or other high-profile individual.

## Table reduction program

- Only permanent products are eligible for this program.
- Ages up to 70, maximum face amount is \$10,000,000.
- Medical impairments with table rating of Table C or less will be reduced to standard on individual products. Both lives on survivorship products can be reduced to standard provided both are Table C or less, and both lives are age 70 or less.
- Medical flat extra ratings of \$5.00 per thousand or less will be reduced to standard. A flat extra of \$5.00 with a table rating of B will be eligible for the table reduction program.
- Nonmedical flat extra ratings for aviation, avocation, motor vehicle, occupation, and foreign residence or travel are not eligible for the program.

## Field guidelines for ordering attending physician's statement

Where there has been a routine checkup/physical examination within the periods indicated in the table below, an attending physician's statement (APS) should be ordered for the corresponding ages and amounts.

Ages	Amount				
	\$1–\$249,999	\$250,000–\$500,000	\$500,001–\$1,000,000	\$1,000,001–\$2,000,000	\$2,000,001 and up
0–14	N/A	N/A	Within 1 year, not needed with neg. RX search	Within 1 year	Within 2 years
15–55	N/A	N/A	Within 1 year, not needed with neg. RX search	Within 1 year, not needed with neg. RX search	Within 2 years
56–60	N/A	Within 1 year, not needed with neg. RX search	Within 1 year, not needed with neg. RX search	Within 2 years	Within 2 years
61–65	Within 1 year, not needed with neg. RX search	Within 1 year, not needed with neg. RX search	Within 2 years	Within 2 years	Within 2 years
66 and up	Within 1 year	Within 2 years	Within 2 years	Within 2 years	Within 2 years

### Special notes

- Do not order an APS completed for FAA, DOT, insurance, military or employment purposes.
- For ages under 60 for amounts of \$1 million or less, do not order multiple APSs without prior underwriter approval.
- For ages 50 and older for amounts of \$1 million or more, up to two APSs can be ordered without prior underwriter approval.
- If any of the following impairments are indicated, an APS should be ordered regardless of the age or amount:
  - Cancer/tumor (to include pathology report and follow-up notes from a doctor)
  - Cerebrovascular accidents/strokes or peripheral vascular disease
  - Crohn's disease/ulcerative colitis
  - Diabetes
  - Emphysema/COPD
  - Epilepsy/seizures
  - Heart disease (including coronary artery/valvular disease and heart attack, to include catheterization report and copies of any cardiac tests, if applicable)
  - Liver disorders/kidney disorders (except kidney stones)
  - Psychiatric disorders excluding anxiety, depression, and adult ADHD
  - Neurological disorders (including Parkinson's disease, muscular dystrophy, and multiple sclerosis)
  - Rheumatoid arthritis
  - Sleep apnea
  - Substance abuse
- At age 70 and older, if there is no personal physician or no physician seen within the past 12 months, Lincoln will not consider for insurance.

While not all-inclusive, remember these are guidelines and should only be used as such. If there is any question as to whether an APS is needed, contact your underwriting partner. When in doubt, do not order a report.



# Approved vendor list

## Inspection reports

### First Financial

Phone: 800-570-3477  
866-729-2546 (PR)  
Fax: 800-571-3477  
Website: www.firstfin.com  
www.firstfin.com/ERS (orders)  
Email: customer-services@firstfin.com

## Examinations and APS services

### EMSI

Phone: 800-472-0454 APS (Care Team)  
800-872-3674 Exam (Partners Plus)  
Fax: 800-530-0502  
Website: www.emsinet.com  
Email: cteam@emsinet.com  
partnersplus@emsinet.com

## Examinations

### APPS

Phone: 800-727-2101  
Fax: 877-519-3412  
Website: www.appslive.com  
Email: CSU@appshq.com

### ExamOne

Phone: 800-768-2056  
Fax: 913-859-6882  
Website: www.examone.com  
Email: CSG.1@examone.com

### Superior Mobile Medics

Phone: 800-898-3926  
Fax: 888-548-3926  
Website: www.superiormobilemedics.com  
Email: Nicole.C.Beltran@ExamOne.com

## APS services

### Express Imaging Services

Phone: 888-846-8804  
Fax: 800-347-4119  
Website: www.expressimagingervices.com  
Email: info@expressimagingervices.com

### Parameds.com

Phone: 718-575-2000  
Fax: 877-516-1480  
Website: www.parameds.com  
Email: Carmella.Grant@parameds.com

## Quick quote services

### iPipeline/XRAE

222 Valley Creek Boulevard  
Suite 300  
Exton, PA 19341  
XRAE support: 877-438-9723  
Email: xraesupport@ipipeline.com

## APS translation services

Translations can only be completed by authorized vendors, contingent on underwriter approval.

### For Spanish translation:

Contact your underwriter for handling.

### For other language translation contact the following authorized vendors:

#### MIR Associates Inc.\*

P.O. Box 274  
Burlington, MA 01803  
Phone: 800-545-0308 or 781-270-0308  
Website: www.mir-associates.com  
Email: info@mir-associates.com

#### OSC Communications\*

1 Fairfield Crescent  
West Caldwell, NJ 07006  
Phone: 973-227-5112  
Website: http://oneworldonestop.com  
Email: info@oneworldonestop.com

\*Lincoln will not pay the two vendors above directly; however, services completed by these vendors qualify for agent reimbursement up to \$250 maximum.

## **Lincoln strongly encourages the use of our approved vendors. The advantages offered include**

- Vendors have passed Lincoln's IT assessments thus assuring the security of our customer, employee, agent, and company nonpublic personal information (NPPI).
- Vendors directly bill Lincoln, eliminating out-of-pocket expenses for any field ordered services.
- Vendors are held to contracted service-level agreements, helping to leverage issue resolution.
- Internal partner support for vendor-related issues.
- Ordered results are electronically transmitted directly to Lincoln, eliminating additional efforts and processing by the agent.

## **XRAE**

We have partnered with XRAE to offer you a quick quote system, which will provide you an instantaneous quote for many common impairments based on our proprietary underwriting guidelines. Depending upon the information entered into this underwriting tool, you will receive a rate classification.

**<https://Lincoln.XRAE.com>**

**We are driven to deliver outstanding service and value through dedicated customer-focused underwriting. We build strong, trusting relationships with partners, seek the top industry talent, and use an underwriting philosophy of “easy to do business with.”**



# Medical reimbursement guidelines

We appreciate your business and thank you for submitting insurance applications through Lincoln Financial Group.

We encourage you to use our approved vendors for medical requirements. If you choose to order from an approved vendor, the vendor will bill the Company directly, eliminating the need for you to pay out-of-pocket and submit documentation for reimbursement. However, if you order requirements from a nonapproved vendor, follow the steps below to ensure you receive prompt reimbursement.

## Ordering process

- Submit a cover letter with the initial application stating what you are ordering, so duplicate orders do not occur. If the Home Office is notified at this time and the requirement is needed by the underwriter, reimbursement requests will be processed according to the following guidelines.

## Reimbursement process

- Include the reason for the reimbursement request, a copy of the invoice, proof of payment, applicant's full name, policy number, and applicant's date of birth.
- For APS reimbursements also provide a contact name at the physician's office or medical facility.
- Reimbursement will be made for the actual APS total

cost up to \$250 (includes a maximum retrieval fee of \$17). We will reimburse up to a total of \$250 from each single doctor or source. The total of \$250 is a combined total from each single doctor or source, no matter the number of individual APS records received from that doctor or source. Any amount over the total of \$250 will need to be preapproved by the underwriter. Please have the bill submitted in its entirety for a one-time reimbursement.

- APS translation cost will be reimbursed up to \$250. Lincoln will only accept translations completed by MIR Associations Inc. and OSC Communications. Contact underwriter for APS translation approval.
- Medical requirements completed by unapproved vendors or personal physicians will only be reimbursed up to our average approved fee. Contact the underwriter for personal physician approval.
- Bilingual PHIs: We will only reimburse for orders through First Financial.
- All reimbursement requests should be sent to [MedFeeReimb@LFG.com](mailto:MedFeeReimb@LFG.com).
- For informal or trial applications, we do not pay for requirements, but we will honor requests for reimbursement provided a formal application is submitted.

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## Additional important information

- For formal applications, we will reimburse for any record that is needed based on the appropriate age/amount requirement grid. Our approved vendors have the appropriate grids. We will reimburse once the formal policy has been submitted.
- You will be reimbursed within 30 days after receipt of your invoice. Please be sure to include a remittance address and name. Reimbursements must be submitted within six months of placement.
- If you select a nonapproved vendor, you will continue to be responsible for providing the vendor with current exam forms, age/amount grids, and any other necessary documents needed via intranet sites.

## Expense Management team inbox

- To expedite reimbursement processing and to better respond to your questions, please contact us via the email address below.

**Email: [MedFeeReimb@LFG.com](mailto:MedFeeReimb@LFG.com)**

**Please be sure you send any medical and personal information through a secure method.**

Experience the Lincoln difference! Call your representative today.

### The value of partnering with Lincoln Financial Group

Lincoln Financial Group delivers sophisticated strategies and products for the creation, protection, and enjoyment of wealth. We are committed to helping Americans plan for retirement, prepare for the unexpected, and protect their wealth from five key financial challenges: taxes, long-term care expenses, longevity, inflation, and market risk.

Rely on Lincoln for the knowledge and experience to help you address these challenges. Lincoln Wealth Protection Expertise combines state-of-the-art products, seasoned wholesalers and specialists, and powerful visualization tools to assist you in protecting client wealth and planning financial outcomes.

Not a deposit
Not FDIC-insured
Not insured by any federal government agency
Not guaranteed by any bank or savings association
May go down in value

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Order code: UW-GUIDE-BRC001



You're In Charge®

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**All guarantees and benefits of the insurance policy are subject to the claims-paying ability of the issuing insurance company.** They are not backed by the broker-dealer and/or insurance agency selling the policy, or any affiliates of those entities other than the issuing company affiliates, and none makes any representations or guarantees regarding the claims-paying ability of the issuer.

Products, riders and features are subject to state availability. Limitations and exclusions may apply. Check state availability.

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