



You're In Charge®

WealthProtection ExpertiseSM

Underwriting Guidelines

Lincoln TermAccel® Level Term



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

We expanded our portfolio. Now you can extend your reach!

Serve clients at younger ages and lower face amounts with *Lincoln TermAccel*®

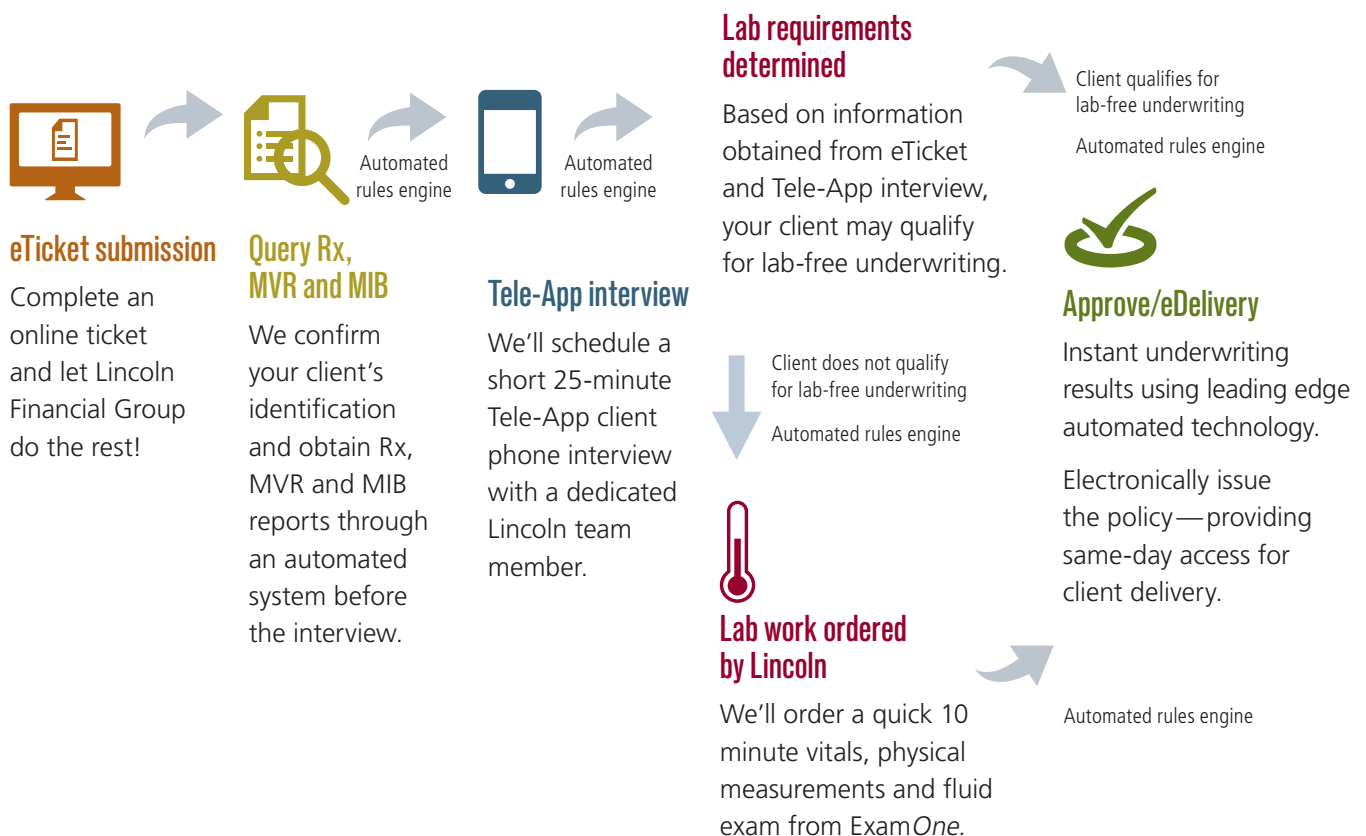
From competitive pricing to an efficient online eTicket process and quick turnaround times— it's easy to see how *Lincoln TermAccel* Level Term is built with your business in mind.



Lincoln TermAccel gives younger clients what they need

- ✓ **Affordable protection** for ages 18–50
- ✓ **15-, 20- or 30-year terms** with face amounts from \$100,000 to \$500,000
- ✓ **Easy and paperless** online eTicket process
- ✓ **Faster approval** process means cases are issued in half the time
- ✓ **No attending physician statement (APS) requirement**
- ✓ **Guaranteed premiums** that stay the same for the length of the term
- ✓ **Flexibility to convert** to any qualifying Lincoln permanent life insurance policy for the same death benefit amount with no new underwriting required*

Quick, convenient underwriting process



Underwriting decisions are based on the information your clients provide during their interview, so give your clients our Tele-App worksheet to help them prepare.

*Convertible prior to the end of the level premium payment period (15, 20 or 30 years) or prior to insured's attained age 70, whichever comes first. Conversions currently allowed to qualifying Lincoln permanent life policy available at time of conversion.

Disqualifying conditions

Lincoln TermAccel® is designed for clients with less complex medical histories.

The impairments listed are not all-inclusive. Due to the unique nature of individual medical histories, there are conditions, not listed, that could still result in a decline decision.

Alzheimer's disease, dementia, or taking medication for memory loss	Down syndrome
Amyotrophic lateral sclerosis (ALS), also known as Lou Gehrig's disease	Height and weight: If body mass index (BMI) is less than 16 or greater than/equal to 44. (To calculate BMI, visit www.nhlbi.nih.gov/health/educational/lose_wt/BMI/bmicalc.htm .)
Aneurysm	Hepatitis C
Cancer history within 10 years, excluding basal cell or squamous cell carcinoma of the skin	HIV/AIDS
Cardiomyopathy	Huntington's disease
Carotid artery disease	Implantable defibrillator
Chronic kidney failure	Muscular dystrophy
Cirrhosis of the liver	Organ transplant recipient
Congestive heart failure	Oxygen use for any reason
Coronary artery disease	Undiagnosed medical condition that's currently being evaluated
Diabetes with a diagnosis prior to age 25	Untreated severe sleep apnea
Dialysis treatment	

Note: The proposed insured must be a U.S. citizen or a green card holder.



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 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.

3 Standard nontobacco

This class represents insureds who have an average life expectancy and do not meet preferred criteria. This includes applicants who use cigars, pipes, chewing tobacco, and other tobacco products and 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.



Preferred criteria

Criteria	Preferred plus	Preferred
Tobacco use	No tobacco/nicotine products in 36 months	No tobacco/nicotine products in 24 months. Occasional cigar use of up to 24 cigars/year
Personal history	No personal history of cardiovascular disease, diabetes, and/or cancer, excluding benign skin cancers	No personal history of cardiovascular disease, diabetes, and/or cancer, excluding benign skin cancers
Drugs and/or ETOH	No personal history of drugs or alcohol abuse	No personal history of drugs or alcohol abuse within the past 10 years. Preferred is not available if a history of both alcohol and drug abuse in any time frame
Family history	No deaths of a parent or sibling prior to age 65 due to cardiovascular disease	No deaths of a parent or sibling prior to age 60 due to cardiovascular disease
Driving history	No more than 3 nonratable moving violations in the past 3 years. No DUI or license suspension in the past 5 years	No more than 3 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	Blood tests other than lipids—within normal limits
Cholesterol	Minimum untreated cholesterol reading is 125. Maximum cholesterol is 300. Cholesterol/HDL ratio ≤ 5.0	Minimum untreated cholesterol reading is 125. Maximum cholesterol is 300. Cholesterol/HDL ratio ≤ 6.0
Blood pressure	Untreated hypertension with an average of 130/80 or lower	Treated and untreated hypertension with an average of 140/90 or lower
Aviation/avocation	No ratable avocation or occupation. No private aviation. U.S. based commercial pilots are eligible. Corporate pilots who fly only in the U.S. and Canada are eligible.	No ratable avocation or occupation. For private aviation, if pilot is at least 26 years old, has at least 100 solo hours or has an IFR, and flies <200 hours per year, they may be eligible.
Body mass index (BMI)	BMI of 29 or less and minimum BMI of 18	BMI of 31 or less and minimum BMI of 18

Minimum/maximum BMI and weight in pounds

Height	Male/female up to age 50			
	Preferred plus BMI		Preferred BMI	
	Min 18	Max 29	Min 18	Max 31
4'10"	88	138	88	148
4'11"	91	143	91	153
5'0"	94	148	94	158
5'1"	98	153	98	164
5'2"	101	158	101	169
5'3"	104	163	104	175
5'4"	108	169	108	180
5'5"	111	174	111	186
5'6"	114	179	114	192
5'7"	118	185	118	198
5'8"	122	190	122	203
5'9"	125	196	125	209
5'10"	129	202	129	216
5'11"	133	208	133	222
6'0"	136	213	136	228
6'1"	140	219	140	235
6'2"	144	225	144	241
6'3"	148	232	148	248
6'4"	152	238	152	254

For heights not listed, visit www.findmyBMI.org.

Lincoln TermAccel[®] lab-free underwriting

Use this as a guide to determine if your client may qualify for lab-free underwriting.

Lab-free qualification guidelines

- Clients ages 18–50
- Face amount: \$100,000 to \$500,000
- No major medical conditions
- Within height/weight limits
- Meets the preferred plus criteria on page 6 (excluding cholesterol, blood pressure, labs)

Nonmedical conditions that prompt full underwriting

- Use of tobacco/nicotine products in 36 months
- History of drugs or alcohol abuse
- Parent or sibling death from cardiovascular disease or stroke before age 65
- 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 9 years and/or currently on probation or parole
- Hazardous sports activity (vacation participation or club activity is usually fine)
- Any private aviation
- Submission of a prior trial (informal) or formal application to Lincoln Financial Group within the last 12 months

***Lincoln TermAccel*[®] – the streamlined solution you and your middle-market clients need! Contact your representative for more information.**

ExamOne[®], a Quest Diagnostics Company, is not an affiliate of Lincoln Financial Group.

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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