



Underwriting Guidelines

Lincoln individual and survivorship products

The Lincoln National Life Insurance Company
Lincoln Life & Annuity Company of New York

| | | |
|---|------------------|----------------------|
| 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 | | |

Advisor Guide

LIFE SOLUTIONS

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 | Up to age 69 —No deaths of parent or sibling prior to age 65 due to cardiovascular disease. Age 70 and up —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. Up to age 69 —Treated and untreated findings: Cholesterol/HDL ratio ≤ 5.0 . Age 70 and up —Treated and untreated findings: Cholesterol/HDL ratio ≤ 5.5 . |
| Blood pressure | Up to age 69 —Treated and untreated hypertension with a 12-month average of 130/80 or lower. Age 70 and up —Treated and untreated hypertension with a 12-month average of 140/90 or lower. |
| Aviation and avocations | No private aviation or ratable avocations or occupations. |
| Build | Up to age 69 —BMI of 29 or less and minimum BMI of 18. Age 70 and up —BMI of 30 or less and minimum BMI of 19. |

Our dedicated, client-focused 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.

All ages—If both parents live to age 80, overlook BMI or Cholesterol/HDL ratio as long as findings are not ratable.

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 ≤ 6.0 .

Age 70 and up—Treated and untreated findings: Cholesterol/HDL ratio ≤ 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 catheterization within 2 years)
- Good lipids (meets preferred lipids criteria)

Five underwriting classes

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.

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.

Standard nontobacco

This class represents those insureds who have an average life expectancy and do not meet preferred criteria. This class includes cigar, pipe or chewing tobacco users who may test positive for nicotine but excludes cigarette smokers.

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.

Standard tobacco

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

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

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 |

For heights not listed on this table, go to www.findmybmi.org.

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 | Short form exam urine w/HIV non-med | Paramed w/senior supp* chem profile urine specimen |
| \$50,000 to \$99,999 | Non-med | Short form exam urine w/HIV non-med | Short form exam urine w/HIV non-med | Short form exam urine w/HIV non-med | Paramed w/senior supp* chem profile urine specimen |
| \$100,000 to \$250,000 | Non-med | Paramed chem profile urine specimen | Paramed chem profile urine specimen | Paramed chem profile urine specimen | Paramed w/senior supp* chem profile urine specimen |
| \$250,001 to \$1,000,000 | Non-med | Paramed chem profile urine specimen | Paramed chem profile urine specimen | Paramed chem profile urine specimen EKG | Paramed w/senior supp* chem profile urine specimen EKG |
| \$1,000,001 to \$2,500,000 | Contact underwriter | Paramed chem profile urine specimen | Paramed chem profile urine specimen | Paramed chem profile urine specimen EKG | Paramed w/senior supp* chem profile urine specimen EKG |
| \$2,500,001 to \$5,000,000 | Contact underwriter | Paramed chem profile urine specimen | Paramed chem profile urine specimen EKG | Paramed chem profile urine specimen EKG | Paramed w/senior supp* chem profile urine specimen EKG |
| \$5,000,001 to \$10,000,000 | Contact underwriter | Paramed chem profile urine specimen | Paramed chem profile urine specimen EKG | Paramed chem profile urine specimen EKG | Paramed w/senior supp* chem profile urine specimen EKG |
| \$10,000,001 to \$50,000,000 | Contact underwriter | Paramed chem profile urine specimen EKG | Paramed chem profile urine specimen EKG | Paramed chem profile urine specimen EKG | Paramed w/senior supp* chem profile urine specimen EKG |

Amounts over \$50,000,000 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.

Age and amount requirements, cont'd.

Other requirements

| | | |
|--------------------------------|--|----------------------------------|
| PHI | Ages 18 to 69—\$1,000,001 to \$10,000,000 | Age 70—\$500,001 to \$10,000,000 |
| Inspection report | All ages—\$10,000,001 and up | |
| MVR | Ages 16 to 40—\$250,000 and up | Age 41—\$500,000 and up |
| Financial documentation | Underwriting may require financial documentation such as income tax returns, third party verification of net worth, or copies of estate planning material prepared and provided to support the case design and amount applied for. | |

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/inspection report | 12 months | |

Reinsurance limits

Permanent life and term products

| | |
|--------------------------|-------------------------|
| Auto bind limits* | \$60,000,000 ages 0–75 |
| | \$50,000,000 ages 76–80 |
| | \$25,000,000 ages 81–85 |
| Jumbo limit | \$65,000,000 ages 0–80 |
| | \$50,000,000 ages 81–85 |

*Auto bind limits will be reduced based on rating, foreign risk, 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 | N/A | Within 1 year | Within 2 years |
| 15–49 | N/A | N/A | N/A | N/A | Within 2 years |
| 50–59 | N/A | N/A | N/A | Within 2 years | Within 3 years |
| 60–79 | Within 1 year | Within 1 year | Within 2 years | Within 3 years | Within 3 years |
| 80 and up | Within 1 year | Within 2 years | Within 2 years | Within 3 years | Within 4 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)
 - Mental/emotional disorders
 - Neurological disorders (including Parkinson's disease, muscular dystrophy, and multiple sclerosis)
 - 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

Strategic vendors

Examinations, APS services and Inspection reports

ExamOne

Phone: 800-768-2056

Fax: 913-859-6882

Website: www.myexamone.com

Email: CSG.1@examone.com

Preferred vendors

Inspection reports

First Financial

Phone: 800-570-3477

Fax: 800-571-3477

Website: www.firstfin.com

Email: customer-services@firstfin.com

Examinations and APS services

EMSI

Phone: 800-472-0454

Fax: 800-530-0502

Website: www.emsinet.com

Email: careteam@emsinet.com

Portamedic

Phone: 866-335-5575

Fax: 866-307-5685

Website: www.hooperholmes.com

Email: allentownservicecenter@portamedic.com



Examinations

APPS

Phone: 800-635-1677

Fax: 877-519-3412

Website: www.appslive.com

Email: Csu@appshq.com

Superior Mobile Medics

Phone: 800-898-3926

Fax: 888-548-3926

Website: www.superiormobilemedics.com

Email: GoParamed@superiormobilemedics.com

APS services

MediConnect

Phone: 800-489-8549

Fax: 888-489-8706 (Authorizations)

Fax: 888-205-0338 (Records)

Website: www.medicconnect.net

Email: CustomerService@MediConnect.net

Lincoln strongly encourages use of our strategic and preferred vendors because of the many advantages they offer:

- No out-of-pocket expense
- No need to submit reimbursement documentation
- Greater leverage in resolving issues more quickly
- Support from vendor management with any vendor-related issues

For APS translation services in Spanish and Japanese contact your underwriter.

Delivering outstanding service and value through dedicated, customer-focused underwriting is our goal. We build strong, trusting relationships with partners, seek the top talent in the industry, and use an underwriting philosophy geared to flexibility in decision making based on case specifics.

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. However, if you order requirements from your office, please follow the steps below to ensure you receive prompt reimbursement.

If you choose to order from an approved vendor, the vendor will direct bill the company, thus eliminating the need for you to pay out of pocket and submit documentation for 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, the applicant's full name, the policy number and the 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 \$150 (includes a maximum retrieval fee of \$15). Send fee-approval requests for those over \$150 to NBVendorMgt@lfg.com. Please note: We will reimburse up to a total of \$150 from each single doctor or source. The total of \$150 is an aggregate from each single doctor or source, regardless of the number of individual APS records received from that doctor or source. Any amount over the \$150 total will need to be preapproved. Please have the bill submitted in its entirety for a one-time reimbursement.
- 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.
- All reimbursement requests should be sent to NBVendorMgt@lfg.com or faxed to 336-335-2416.
- For informal or trial applications, we do not pay for requirements, but we will honor requests for reimbursement provided a formal application is submitted.

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.

Vendor Management team inbox

- To expedite reimbursement processing, receive fee approvals, and to better respond to your questions, we now have an email address and fax number. Fee approvals will be answered within one business day. Reimbursement will be granted within 30 days of receipt of your invoice.

Email: NBVendorMgt@lfg.com

Fax: 336-335-2416

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



**Experience the Lincoln difference!
Call your Lincoln representative today.**

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LCN1212-2075486

ECG 1/13 Z06

Order code: UW-GUIDE-BRC001



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Important disclosures:

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Policies sold in New York are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY, and distributed by Lincoln Financial Distributors, Inc., a broker/dealer.

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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