



You're In Charge®

LIFE SOLUTIONS

Underwriting Guidelines

Lincoln TermAccel® Level Term



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

2206919

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

Affordable, guaranteed term protection for clients who want the convenience of a fast, electronic application

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

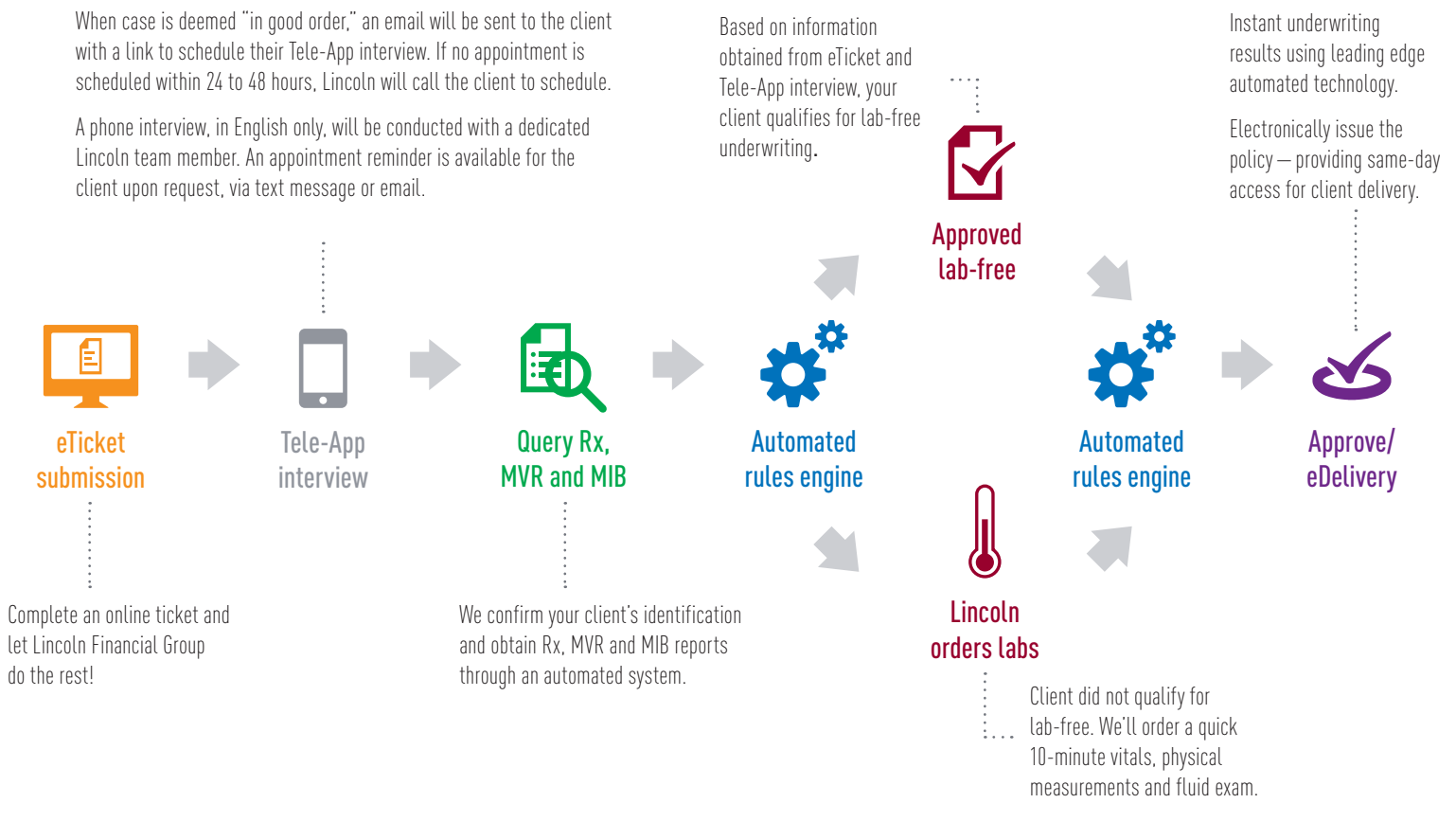
From competitive pricing to an efficient online eTicket process and quick turnaround times — it's easy to see how *Lincoln TermAccel* Level Term is built with your business in mind.



Lincoln TermAccel® gives younger clients what they need

- ✓ Affordable protection for ages 18 – 60
- ✓ **10-, 15-, 20- or 30-year terms** with face amounts from \$100,000 to \$1,000,000
- ✓ **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
- ✓ **Conversion allowed** to a Lincoln permanent life policy. Ask your representative what opportunities may apply.

A 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.

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 up to 12/year, 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 up to 24/year, 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 or e-cigarettes within the past 12 months.

5 Standard tobacco

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



Preferred criteria

| Criteria | Preferred plus | Preferred |
|------------------------------|--|--|
| Tobacco use | No tobacco/nicotine products in 36 months. Occasional cigar use of up to 12 cigars/year | 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 | No diagnosis of hypertension, with an average of 135/85 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

| Male/female up to age 50 | | | | |
|--------------------------|--------------------|--------|---------------|--------|
| Height | 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 18–60
- Face amount: \$100,000 to \$1,000,000
- 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 the need for labs/vitals

- 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.**

| |
|---|
| 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 |

©2018 Lincoln National Corporation

LincolnFinancial.com

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

Affiliates are separately responsible for their own financial and contractual obligations.

LCN-2206919-080918

POD 9/18 Z12

Order code: UW-GUIDE-BRC002



You're In Charge[®]

Lincoln TermAccel[®] Level Term is issued on policy form TRM5065/ICC14TRM5065 with endorsement END7013, data pages TA5165, and state variations by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer. **The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so.**

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. Not available in New York. Check state availability.

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