

# Lincoln Underwriting Guidelines

## Permanent and Term Life Products

### Age and Amount Grid – Permanent and Term Life Products

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

Face Amount	Ages 0 – 14	Ages 15 – 40	Ages 41 – 50	Ages 51 – 69	Ages 70+
\$0 to \$49,999	Non-Med	Non-Med	Non-Med	Non-Med Short form exam Urine w/HIV	Paramed w/Senior Supp <sup>1</sup> 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 <sup>1</sup> 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 <sup>1</sup> Blood Urine Specimen
\$250,001 to \$500,000	Non-Med	Paramed Blood Urine Specimen	Paramed Blood Urine Specimen	Paramed Blood <sup>2</sup> Urine Specimen	Paramed w/Senior Supp <sup>1</sup> Blood <sup>2</sup> Urine Specimen
\$500,001 to \$1,000,000	Non-Med	Paramed Blood Urine Specimen	Paramed Blood Urine Specimen	Paramed Blood <sup>2</sup> Urine Specimen	Paramed w/Senior Supp <sup>1</sup> Blood <sup>2</sup> Urine Specimen
\$1,000,001 to \$2,500,000	Contact Underwriter	Paramed Blood Urine Specimen	Paramed Blood Urine Specimen	Paramed Blood <sup>2</sup> Urine Specimen	Paramed w/Senior Supp <sup>1</sup> Blood <sup>2</sup> Urine Specimen
\$2,500,001 to \$5,000,000	Contact Underwriter	Paramed Blood Urine Specimen	Paramed Blood <sup>2</sup> Urine Specimen	Paramed Blood <sup>2</sup> Urine Specimen	Paramed w/Senior Supp <sup>1</sup> Blood <sup>2</sup> Urine Specimen
\$5,000,001 to \$10,000,000	Contact Underwriter	Paramed Blood Urine Specimen	Paramed Blood <sup>2</sup> Urine Specimen	Paramed Blood <sup>2</sup> Urine Specimen	Paramed w/Senior Supp <sup>1</sup> Blood <sup>2</sup> Urine Specimen
\$10,000,001 to \$60,000,000	Contact Underwriter	Paramed Blood <sup>2</sup> Urine Specimen	Paramed Blood <sup>2</sup> Urine Specimen	Paramed Blood <sup>2</sup> Urine Specimen	Paramed w/Senior Supp <sup>1</sup> Blood <sup>2</sup> Urine Specimen

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

<sup>1</sup>The senior supplement consists of a *Get Up and Go* test, word recall test, and a clock draw.

<sup>2</sup>ProBNP required with lab tests at these ages and amounts.

### Other Requirements

<b>Electronic Inspection Reports (EIR)</b>	<b>Age 18-69:</b> \$1,000,001 and up <b>Age 70-74:</b> \$500,001 and up <b>Age 75-85:</b> \$10,000,001 and up
<b>Foreign Nationals (IR)</b>	<b>Age 18-69:</b> \$1,000,001 and up <b>Age 70+:</b> \$500,001 and up
<b>Older Age PHI</b>	<b>Age 75+:</b> for all amounts
<b>MVR</b>	<b>Age 16-40:</b> \$250,000 and up <b>Age 41+:</b> \$500,000 and up
<b>Financial Documentation</b> <i>For any amount: Underwriting may require financial documentation such as 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.</i>	<b>IRS 4506T-EZ</b> <b>Ages 26-69:</b> \$10 million and up <b>Ages 70-75:</b> \$2.5 million and up <b>Ages 76-80:</b> \$2 million and up <b>Ages 81-85:</b> \$1 million and up <b>Required for premium financing cases for all ages and amounts.</b>

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