Lincoln Financial Group®

Age/Amount pg 12

Underwriting Guidelines

Lincoln individual and survivorship products

LIFE SOLUTIONS

Overview

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

3372937

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COVID-19 Life Underwriting Update Temporary Underwriting Guidelines

Lincoln has implemented temporary underwriting guideline changes applicable to all pending and new submissions of Lincoln individual life insurance policies, including Lincoln *MoneyGuard*®. These changes were put into place to effectively navigate the risks associated with the pandemic.

Lincoln will continue to reevaluate our position with changes in the current environment, as the COVID-19 pandemic evolves and/or as the Centers for Disease Control and Prevention (CDC) and World Health Organization (WHO) give further guidance.

PLEASE NOTE: These changes are temporary, subject to change, and will override any underwriting guidelines currently published in Lincoln's marketing or reference material.

Visit www.LFG.com/GoDigital for the latest news and updates, FAQs and resources from Lincoln Underwriting and New Business and Customer Solutions.

Life Insurance Underwriting Updates

Internal Retention	**Lincoln's Internal Retention will be reduced to the following limits:** ▪ $10 million maximum limit up to age 59 ▪ $5 million maximum limit, ages 60–65 ▪ Available for term and permanent products ▪ Preferred Plus, Preferred and Standard rate classes only NOTE: There are no changes to Lincoln's autobind limit of $60 million. Internal retention is only used for cases that are over Lincoln's jumbo limit of $65 million, offers over the jumbo limit will be limited to $10 million.
Table Reduction Program (TRP)	The Table Reduction Program is suspended for all life insurance products until further notice.
Postpones	**All cases meeting the following criteria will be postponed:** ▪ Ages 65 and under, rated Table 5 and higher ▪ Ages 66–69, rated Table 3 and higher ▪ Ages 70–79, all substandard rate classes ▪ Ages 80–85, all rate classes ▪ All cases assessed with a Flat Extra greater than $7.50 per $1,000 ▪ All cases assessed with a Table Rating and Flat Extra

Underwriting Guidelines for Foreign Travel

The following guidelines apply to all Lincoln life insurance applications, including Lincoln *MoneyGuard*® solutions.

- **U.S. Residents:** Previous restrictions for U.S. residents having planned travel to a CDC Level 3 COVID-19 threat country will no longer be in effect as of August 10, 2020. Travel restrictions continue to apply to the countries listed below per our existing guidelines:
  - Afghanistan
  - Burundi
  - Central African Republic
  - Congo
  - Eritrea
  - Ethiopia
  - Haiti
  - Iran
  - Iraq
  - Ivory Coast
  - Mali
  - Niger
  - Nigeria
  - Pakistan
  - Sierra Leone
  - South Sudan
  - Syria
  - Tajikistan
  - Venezuela
  - Western Sahara
- **Foreign Nationals:** Underwriting offers will be considered for any Foreign National of a CDC Level 3 country that can legally travel to the U.S.
- Each situation will be evaluated on its own merits and we will provide further guidance as more information is known about the pandemic status.
- CDC website [cdc.gov/coronavirus]

Verification of Health Status

Due to the ongoing pandemic and rapid spread of the coronavirus (COVID-19), Lincoln is requiring the **Declaration of Insurability (DOI) Form [ICC18LFF11709]** for all underwritten life insurance policies issued on or after March 30, 2020. This requirement is applicable for:

- All underwritten Term, UL, IUL, VUL products, excluding Lincoln *MoneyGuard*®
- All ages and face amounts
- Any exam completion date
- Any case that was previously closed and requested to be reopened
- Any case with a Temporary Insurance Agreement (TIA) is in place

PLEASE NOTE: The signed Declaration of Insurability Form is valid for 10 business days from the client signature date on the form. A new DOI form will be requested if the policy is not placed within 10 days of the client signature date, as a result of other placement restrictive outstanding requirements — including, but not limited to: other delivery requirements, premium, or a revised illustration.

The Declaration of Insurability Form is available for completion through the eNIGO process, however, this requirement should not be completed until after policy issue.

The DOI form is required to be signed after policy issue and will be a Delivery Requirement. For 1035 exchanges, the DOI form will be required to initiate the exchange. The policy will not be placed in-force until the DOI form has been signed and returned to Lincoln in good order.

If the client has COVID-19, it must be disclosed. Lincoln will then determine if it can continue to offer the policy or postpone until the client fully recovers.

Contact your dedicated Underwriting and New Business team with any questions.

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 before 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 100. 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** — No hypertension with a 12-month average of 135/85 or lower. Treated 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. ▪ No ratable avocations or occupations. ▪ Commercial pilots may be eligible (contact your underwriter).
Build	▪ **Up to age 60** — BMI of 30 or less and minimum BMI of 18. ▪ **Age 61 and up** — BMI 31 or less and a 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 before 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 100. 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 60** — BMI of 32 or less and minimum BMI of 18. ▪ **Age 61 and up** — BMI of 33 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 6.4 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)

Underwriting classes

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

1. **Preferred plus nontobacco**
   Preferred plus is the best risk classification from Lincoln 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.

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, 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.

NOTE: Marijuana is not considered a tobacco product and can qualify for nontobacco rates.

Vaping of any nicotine substance/liquid is considered tobacco use, and vaping those substances/liquids will be assessed at the tobacco rate.

Minimum/maximum BMI and weight in pounds for preferred/preferred plus

	Male/female age 18 to 60				Male/female age 61+			
	Preferred plus BMI		Preferred BMI		Preferred plus BMI		Preferred BMI	
Height	Min 18	Max 30	Min 18	Max 32	Min 19	Max 31	Min 19	Max 33
4' 10"	88	143	88	153	91	148	91	157
4' 11"	91	148	91	158	94	153	94	163
5' 0"	94	153	94	163	97	158	97	169
5' 1"	98	158	98	169	100	164	100	174
5' 2"	101	164	101	175	104	169	104	180
5' 3"	104	169	104	180	107	175	107	186
5' 4"	108	174	108	186	110	180	110	192
5' 5"	111	180	111	192	114	186	114	198
5' 6"	114	185	114	198	118	192	118	204
5' 7"	118	191	118	204	121	198	121	210
5' 8"	122	197	122	210	125	203	125	217
5' 9"	125	203	125	216	128	209	128	223
5' 10"	129	209	129	222	132	216	132	230
5' 11"	133	215	133	229	136	222	136	236
6' 0"	136	221	136	235	140	228	140	243
6' 1"	140	227	140	242	144	235	144	250
6' 2"	144	233	144	249	148	241	148	257
6' 3"	148	240	148	256	152	248	152	264
6' 4"	152	246	152	263	156	254	156	271

For heights not listed on this table, go to www.nhlbi.nih.gov/health/educational/lose_wt/BMI/bmicalc.htm

Build

Preferred plus nontobacco criteria:

Up to age 60
BMI of 30 or less and a minimum BMI of 18.

Age 61 and up
BMI of 31 or less and a minimum BMI of 19.

To determine the applicable rating, first locate the appropriate chart using the client's current age, then find the client's height in the first column. Each cell in that row corresponds to the highest weight allowed for the rating displayed at the top of the column. Find the left-most cell with a value greater than or equal to the client's weight in pounds to determine the appropriate rating.

	Male/female ages 18–60							
	125%	STD	125%	150%	175%	200%	225%	250%
Height	Weight							
4' 8"	78	158	171	178	185	189	194	198
4' 9"	80	164	177	184	191	196	201	205
4' 10"	83	169	184	191	198	203	208	212
4' 11"	86	175	190	198	205	210	215	220
5' 0"	89	181	197	204	212	217	222	227
5' 1"	92	187	203	211	219	224	230	235
5' 2"	95	194	210	218	226	232	237	243
5' 3"	98	200	217	225	234	239	245	251
5' 4"	101	206	224	233	241	247	253	259
5' 5"	105	213	231	240	249	255	261	267
5' 6"	108	219	238	247	257	263	269	275
5' 7"	111	226	245	255	264	271	277	284
5' 8"	115	233	253	263	272	279	286	292
5' 9"	118	240	260	270	281	287	294	301
5' 10"	121	247	268	278	289	296	303	310
5' 11"	125	254	276	286	297	304	311	319
6' 0"	129	261	283	294	305	313	320	328
6' 1"	132	269	291	303	315	322	329	337
6' 2"	136	276	299	311	323	331	338	346
6' 3"	140	284	308	320	332	340	348	356
6' 4"	143	291	316	328	340	349	357	365
6' 5"	147	299	324	337	349	358	366	375
6' 6"	151	307	333	346	359	367	376	385
6' 7"	155	315	341	355	368	377	386	395
6' 8"	159	323	350	364	377	386	395	405
6' 9"	163	331	359	373	387	396	405	415

	Male/female age 61 and up							
	125%	STD	125%	150%	175%	200%	225%	250%
Height	Weight							
4' 8"	78	162	171	178	185	189	194	198
4' 9"	80	168	177	184	191	196	201	205
4' 10"	83	174	184	191	198	203	208	212
4' 11"	86	180	190	198	205	210	215	220
5' 0"	89	186	197	204	212	217	222	227
5' 1"	92	193	203	211	219	224	230	235
5' 2"	95	199	210	218	226	232	237	243
5' 3"	98	206	217	225	234	239	245	251
5' 4"	101	212	224	233	241	247	253	259
5' 5"	105	219	231	240	249	255	261	267
5' 6"	108	226	238	247	257	263	269	275
5' 7"	111	233	245	255	264	271	277	284
5' 8"	115	240	253	263	272	279	286	292
5' 9"	118	247	260	270	281	287	294	301
5' 10"	121	254	268	278	289	296	303	310
5' 11"	125	261	276	286	297	304	311	319
6' 0"	129	269	283	294	305	313	320	328
6' 1"	132	276	291	303	315	322	329	337
6' 2"	136	284	299	311	323	331	338	346
6' 3"	140	292	308	320	332	340	348	356
6' 4"	143	299	316	328	340	349	357	365
6' 5"	147	307	324	337	349	358	366	375
6' 6"	151	315	333	346	359	367	376	385
6' 7"	155	323	341	355	368	377	386	395
6' 8"	159	332	350	364	377	386	395	405
6' 9"	163	340	359	373	387	396	405	415

Cholesterol

Preferred plus nontobacco criteria:

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.

	Cholesterol/HDL ratio					
Total cholesterol (mg/dL)	Up to 4.0	4.1 to 4.9	5.0 to 5.8	5.9 to 7.0	7.1 to 8.9	9.0 to 10.9
Up to 250	STD	STD	STD	STD	125%	150%
251 to 300	STD	STD	STD	STD	125%	175%
301 to 350	STD	125%	125%	125%	150%	200%
351 to 400	125%	125%	150%	150%	175%	250%

Minimum untreated cholesterol reading is 100. Maximum cholesterol is 300.

Blood pressure

Preferred plus nontobacco criteria:

Up to age 69
- No hypertension with a 12-month average of 135/85 or lower
- Treated hypertension with a 12-month average of 130/80 or lower

Age 70 and up
- No hypertension with a 12-month average of 135/85 or lower
- Treated hypertension with a 12-month average of 130/80 or lower

	Male/female ages 15–45				
	STD	150%	175%	200%	225%
Diastolic	Systolic				
<86	160	170	175	180	185
86 to 90	155	165	170	175	180
91 to 95	145	160	165	170	175
96 to 100	N/A	145	160	165	175
101 to 105	N/A	N/A	N/A	155	165

	Male/female ages 46–54				
	STD	150%	175%	200%	225%
Diastolic	Systolic				
<86	165	175	180	185	190
86 to 90	165	170	180	185	190
91 to 95	160	170	175	180	185
96 to 100	N/A	155	170	175	180
101 to 105	N/A	N/A	150	165	175

	Male/female ages 55–60				
	STD	150%	175%	200%	225%
Diastolic	Systolic				
<86	170	180	185	190	N/A
86 to 90	170	175	180	190	N/A
91 to 95	165	175	180	185	190
96 to 100	155	170	175	180	185
101 to 105	N/A	N/A	155	175	185

	Male/female age 61 and up				
	STD	150%	175%	200%	225%
Diastolic	Systolic				
<86	180	185	190	195	N/A
86 to 90	175	180	185	190	195
91 to 95	170	180	185	190	195
96 to 100	165	175	180	185	190
101 to 105	N/A	165	180	185	190

The advantages of *LincXpress*®

Our focus is to provide excellent customer service. We're committed to delivering leading-edge underwriting to make the new business process easier for you and your clients with:

- eTicket or paper ticket submission — available at no cost
- A seamless process with reduced NIGOs
- Client application interview completed online or over the phone
- Automated underwriting for faster turnaround times (ages 18 – 60 and face amounts $1 million or less)
- An opportunity to waive labs for qualifying clients*
- Interview is available in English only

General lab-free qualification guidelines

- Available with paper or electronic ticket submissions only
- Client ages 18 – 60
- Face amount: $1 million or less
- Consideration for all preferred plus, all preferred and most standard rate classes
- No major medical conditions
- Within height/weight limits
- Maximum lifetime lab-free consideration does not exceed $1,000,000
- Applicant is a U.S. citizen or permanent resident green card holder

Nonmedical conditions that prompt the need for labs/vitals

- Use of cigarettes, e-cigarettes, vaping products, or herbal cigarettes. (Other tobacco products and/or marijuana use meeting standard nontobacco or better may qualify for lab-free).
- 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 7 years
- Hazardous sports activity (vacation participation or club activity is usually fine)
- Private pilot without Instrument Flight Rules (IFR) qualification
- 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
  - Formal submissions indicating a pending application with another carrier within the last 12 months

Medical conditions that prompt the need for labs/vitals

Note: This list is not all-inclusive. Due to the complexity of individual medical histories, multiple medical conditions could prompt the need for labs/vitals, even if not listed below.

- Alcohol abuse and/or treatment
- Atrial fibrillation
- Bipolar disorder
- Cancer history (other than basal and squamous cell skin cancers)
- Cardiomyopathy
- Carotid artery disease
- Elevated cholesterol without treatment
- Chronic obstructive pulmonary disease (COPD/emphysema)
- Cirrhosis
- Crohn's disease/ulcerative colitis
- Diabetes/gestational diabetes
- Drug abuse and/or treatment
- Emphysema
- Epilepsy/seizure
- Gastric bypass/lap band
- Heart disease/surgery (all types)
- Hepatitis B or C
- Hypertension
- Kidney disease
- Melanoma
- MIB and Prescription database results that indicate adverse medical history
- Multiple sclerosis (MS)
- Muscular dystrophy (MD)
- Parkinson's disease
- Peripheral artery disease (PAD)/ peripheral vascular disease (PVD)
- Prescription narcotic use

*Not available with Lincoln *MoneyGuard*® solutions or *Lincoln LifeElements*® One-Year Term.

LincXpress® strategies are not available in New York.

The client interview must be completed within 90 days of the ticket submission.

Age and amount requirements

Permanent and term life products

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

	Age (insurance age)				
Face amount	**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[1] Urine specimen	Paramed w/senior supp* Blood[1] Urine specimen
$500,001 to $1,000,000	Non-med	Paramed Blood Urine specimen	Paramed Blood Urine specimen	Paramed Blood[1] Urine specimen	Paramed w/senior supp* Blood[1] Urine specimen
$1,000,001 to $2,500,000	Contact underwriter	Paramed Blood Urine specimen	Paramed Blood Urine specimen	Paramed Blood[1] Urine specimen	Paramed w/senior supp* Blood[1] Urine specimen
$2,500,001 to $5,000,000	Contact underwriter	Paramed Blood Urine specimen	Paramed Blood[1] Urine specimen	Paramed Blood[1] Urine specimen	Paramed w/senior supp* Blood[1] Urine specimen
$5,000,001 to $10,000,000	Contact underwriter	Paramed Blood Urine specimen	Paramed Blood[1] Urine specimen	Paramed Blood[1] Urine specimen	Paramed w/senior supp* Blood[1] Urine specimen
$10,000,001 to $60,000,000	Contact underwriter	Paramed Blood[1] Urine specimen	Paramed Blood[1] Urine specimen	Paramed Blood[1] Urine specimen	Paramed w/senior supp* Blood[1] 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.

[1] ProBNP required with labs.

Other requirements

Electronic inspection report (EIR)	▪ 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
Foreign Nationals First Financial	Ages 18 to 69 — $1,000,001 and up Age 70 to 75 — $500,001 and up
Older age PHI	Age 70+ — $100,000 and up For *LincXpress*® ticket submissions, the older age PHI interview will be conducted separately from the online or phone interview.
MVR	▪ Ages 16 to 40 — $250,000 and up ▪ Age 41+ — $500,000 and up For ticket submissions, verification of driving history is reviewed for all ages and face amounts.
Financial documentation	Form 4506T-EZ: ▪ 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 ▪ Premium finance cases — all ages and face amounts 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.

Expiration date for requirements

Requirement type	Time frame for expiration
Paramed and MD exam	▪ Ages 0 to 69 — Up to 12 months ▪ Age 70+ — Up to 6 months
Chem profile, urine specimen	▪ Ages 0 to 69 — Up to 12 months ▪ Age 70+ — Up to 6 months
Resting EKG	12 months
Client interview (ticket submissions)	Must be completed within 90 days of ticket submission
PHI	12 months
MVR	6 months

Reinsurance limits

Permanent life and term products

Autobind limits*
$60,000,000 ages 0–75
$50,000,000 ages 76–80
$25,000,000 ages 81–85

Jumbo limits
$65,000,000 ages 0–80
$50,000,000 ages 81–85

Foreign Nationals autobind limits
$25,000,000 ages 18–80

Foreign Nationals jumbo limit
$35,000,000 ages 18–80

PHI for long-term care and accelerated benefits for chronic and terminal illness riders

- Applies to cases with *Lincoln Care Coverage*® ABR, *Lincoln LifeEnhance*® ABR or *Lincoln LifeAssure*® ABR
- Age 61+
- All face amounts

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

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	$1 to $249,999	$250,000 to $500,000	$500,001 to $1,000,000	$1,000,001 to $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+	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 or 866-729-2546 (PR)
Fax: 800-571-3477
www.firstfin.com
www.firstfin.com/ERS (orders)
customer-services@firstfin.com

Examinations

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

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

IMS Paramed
Phone: 877-808-5533
Fax: 877-410-5522
www.imsparamed.com
ims@imsparamed.com

Quick quote services

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

Spectra
www.munichre.com/automation-solutions

Medical records

Clareto[1]
Phone: 804-409-0050
www.clareto.com
support@clareto.com

Express Imaging Services[1,2]
Phone: 888-846-8804
Fax: 800-347-4119
www.expressimagingservices.com
info@expressimagingservices.com

Human API[1]
Phone: 650-542-9800
www.humanapi.com
support@humanapi.com

Jetstream[2]
Phone: 888-233-8015, ext. 229
Fax: 310-914-3106
www.JetstreamAPS.com
info@JetstreamAPS.com

Parameds.com[1,2]
Phone: 718-575-2000
Fax: 877-516-1480
www.parameds.com
Carmella.Grant@parameds.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:

LanguageLine Solutions[3]
1 Lower Ragsdale Drive, Building 2
Monterey, CA 93940
Phone: 888-763-3364
www.languageline.com
Etranslation@languageline.com

MIR Associates Inc.[3]
P.O. Box 274
Burlington, MA 01803
Phone: 800-545-0308 or 781-270-0308
www.mir-associates.com
info@mir-associates.com

OSC Communications[3]
1 Fairfield Crescent
West Caldwell, NJ 07006
Phone: 973-227-5112
www.oneworldonestop.com
info@oneworldonestop.com

[1] Electronic Health Records (EHR)

[2] APS Services

[3] Lincoln will not pay the APS Translation vendors directly; however, services completed by these vendors qualify for agent reimbursement. Translations are reimbursed up to $250 with no prior approval; for any fee above $250, please contact your Underwriter or the Vendor Management Team at nbvendormgt@LFG.com for approval.

Lincoln strongly encourages the use of our approved vendors.

The advantages offered include:

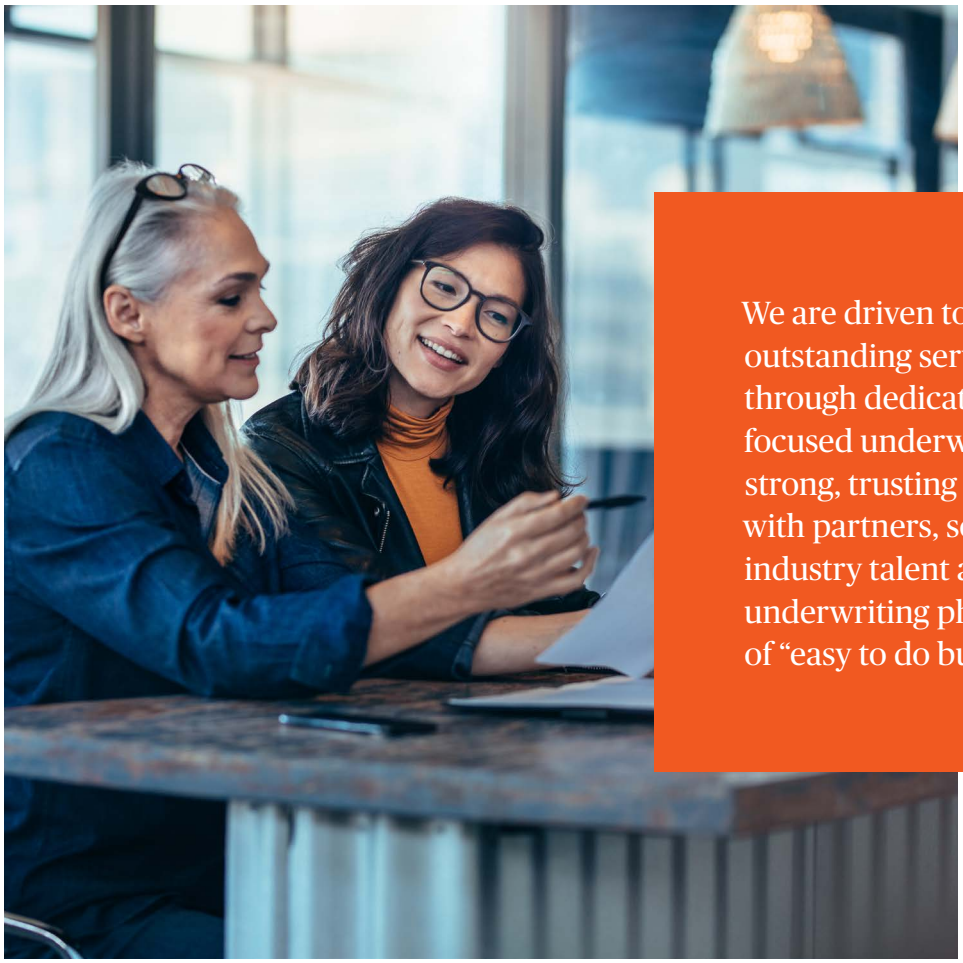
- Vendors have passed Lincoln's IT assessments, thus assuring the security of our customer, employee, agent and company nonpublic personal information (NPPI).
- Vendors directly bill Lincoln, eliminating out-of-pocket expenses for any field-ordered services.
- Vendors are held to contracted service-level 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.

Quick quote tools

We have partnered with two vendors to offer you quick quote options, which will provide you with instantaneous quotes — 24/7 — for Lincoln's UL, IUL, VUL and *Lincoln LifeElements*® Level Term products.

- **Spectra** provides accurate Lincoln quotes for mildly complex scenarios with over 200 impairments
- **XRAE** is available for quotes for many common impairments

To get started, access the Spectra and XRAE quick quote tools on the life insurance product pages of your Lincoln producer website.



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 directly bill Lincoln Financial, thus 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.
- Electronic Health Record (EHR) reimbursement will be processed at a maximum of $60.00 per data source/provider/facility. Any amount exceeding $60.00 requires Underwriter preapproval.
- APS translation cost will be reimbursed up to $250. Lincoln will only accept translations completed by LanguageLine Solutions, 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.
- 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 field guidelines for ordering attending physician's statement grid (page 14). 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 help us better respond to your questions, please contact us using the email address below.

Email: MedFeeReimb@LFG.com

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

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. We combine 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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Call your representative today.

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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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