



# Underwriting Guidelines

*Lincoln TermAccel<sup>®</sup> Level Term*

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

Insurance products issued by:  
The Lincoln National Life Insurance Company

**For financial professional use only.**  
**Not for use with the public.**

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# 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<sup>®</sup> gives younger clients what they need

- **Affordable protection** for ages 18–60<sup>1</sup>
- **10-, 15-, 20- or 30-year terms** with face amounts from \$100,000 to \$2,500,000
- **Easy and paperless** online eTicket process with automated underwriting
- **Lab-free consideration** for all preferred plus, all preferred and most standard rate classes
- **Real-time offer** will be made for clients approved lab-free
- **No attending physician statement (APS) requirement**
- **Faster approval** process means cases are issued in half the time, and now includes the opportunity for real-time offer
- **Guaranteed premiums** that stay the same for the length of the term
- **Conversion allowed** to a Lincoln permanent life policy. Ask your representative about available opportunities

Underwriting decisions are based on the information your client provides during their interview, so give your clients our [client interview worksheet](#) to help them prepare.

### A quick, convenient underwriting process



<sup>1</sup> For clients approved lab-free, a real-time offer will be provided to the client, agent and case contact. If labs or other information is needed, or if the case is declined, the agent and case contact will be notified through Lincoln's standard pending case status process. Lincoln must order labs and vitals, if they are required.

## 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
- Amyotrophic lateral sclerosis (ALS), also known as Lou Gehrig's disease
- Aneurysm
- Cancer history within 10 years, excluding basal cell or squamous cell carcinoma of the skin
- Cardiomyopathy
- Carotid artery disease
- Chronic kidney failure
- Cirrhosis of the liver
- Congestive heart failure
- Coronary artery disease
- Diabetes with a diagnosis prior to age 25
- Dialysis treatment
- Down syndrome
- Height and weight: If body mass index (BMI) is less than 16 or greater than/equal to 42. (To calculate BMI, visit [www.nhlbi.nih.gov/health/educational/lose\\_wt/BMI/bmicalc.htm](http://www.nhlbi.nih.gov/health/educational/lose_wt/BMI/bmicalc.htm).)
- HIV/AIDS
- Huntington's disease
- Implantable defibrillator
- Muscular dystrophy
- Organ transplant recipient
- Oxygen use for any reason
- Parkinson's disease
- Undiagnosed medical condition that's currently being evaluated
- Untreated severe sleep apnea

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 per 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 per 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 non-cigarette/e-cigarette 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
<b>Tobacco use</b>	<ul style="list-style-type: none"> <li>No tobacco/nicotine products in 36 months. Occasional cigar use of up to 12 cigars/year with a urine specimen that is negative for nicotine</li> </ul>	<ul style="list-style-type: none"> <li>No tobacco/nicotine products in 24 months. Occasional cigar use of up to 24 cigars/year with a urine specimen that is negative for nicotine</li> </ul>
<b>Personal history</b>	<ul style="list-style-type: none"> <li>No personal history of cardiovascular disease, diabetes and/or cancer, excluding benign skin cancers</li> </ul>	<ul style="list-style-type: none"> <li>No personal history of cardiovascular disease, diabetes and/or cancer, excluding benign skin cancers</li> </ul>
<b>Drugs and/or Alcohol</b>	<ul style="list-style-type: none"> <li>No personal history of drugs or alcohol abuse</li> </ul>	<ul style="list-style-type: none"> <li>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</li> </ul>
<b>Family history</b>	<ul style="list-style-type: none"> <li>No deaths of a parent or sibling prior to age 65 due to cardiovascular disease</li> </ul>	<ul style="list-style-type: none"> <li>No deaths of a parent or sibling prior to age 60 due to cardiovascular disease</li> </ul>
<b>Driving history</b>	<ul style="list-style-type: none"> <li>No more than 3 nonratable moving violations in the past 3 years</li> <li>No DUI or license suspension in the past 5 years</li> </ul>	<ul style="list-style-type: none"> <li>No more than 3 nonratable moving violations in the past 3 years</li> <li>No DUI or license suspension in the past 5 years</li> </ul>
<b>Labs</b>	<ul style="list-style-type: none"> <li>Blood tests other than lipids — within normal limits</li> </ul>	<ul style="list-style-type: none"> <li>Blood tests other than lipids — within normal limits</li> </ul>
<b>Cholesterol</b>	<ul style="list-style-type: none"> <li>Minimum untreated cholesterol reading is 100. Maximum cholesterol is 300. Cholesterol/HDL ratio <math>\leq 5.0</math></li> </ul>	<ul style="list-style-type: none"> <li>Minimum untreated cholesterol reading is 100. Maximum cholesterol is 300. Cholesterol/HDL ratio <math>\leq 6.0</math></li> </ul>
<b>Blood pressure</b>	<ul style="list-style-type: none"> <li>No diagnosis of hypertension, with an average of 135/85 or lower</li> </ul>	<ul style="list-style-type: none"> <li>Treated and untreated hypertension with an average of 140/90 or lower</li> </ul>
<b>Aviation/ avocation</b>	<ul style="list-style-type: none"> <li>No ratable avocation or occupation</li> <li>No private aviation. U.S.-based commercial pilots are eligible</li> <li>Corporate pilots who fly only in the U.S. and Canada are eligible</li> </ul>	<ul style="list-style-type: none"> <li>No ratable avocation or occupation.</li> <li>For private aviation, if pilot has Instrument Flight Rules (IFR) qualification 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</li> </ul>
<b>Body mass index (BMI)</b>	BMI of 30 or less and minimum BMI of 18	BMI of 32 or less and minimum BMI of 18

## Minimum/maximum BMI and weight in pounds

### Male/female age 18 to 60

Height	Preferred plus BMI		Preferred BMI	
	Min 18	Max 30	Min 18	Max 32
4' 10"	87	146	87	155
4' 11"	90	151	90	161
5' 0"	93	156	93	166
5' 1"	96	161	96	172
5' 2"	99	167	99	178
5' 3"	102	172	102	184
5' 4"	105	178	105	189
5' 5"	109	183	109	195
5' 6"	112	189	112	201
5' 7"	115	195	115	208
5' 8"	119	201	119	214
5' 9"	122	207	122	220
5' 10"	126	213	126	227
5' 11"	130	219	130	233
6' 0"	133	225	133	240
6' 1"	137	231	137	247
6' 2"	141	238	141	253
6' 3"	145	244	145	260
6' 4"	148	251	148	267

For heights not listed, visit [https://www.nhlbi.nih.gov/health/educational/lose\\_wt/BMI/bmicalc.htm](https://www.nhlbi.nih.gov/health/educational/lose_wt/BMI/bmicalc.htm).

### Lincoln TermAccel® lab-free process

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

#### Lab-free qualification guidelines

- Client ages 18–60
- Face amount: \$100,000 to \$2,500,000
- 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 \$2,500,000

### 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
- Felony conviction in the last 7 years
- Submissions indicating a pending application with another carrier within the last 6 months

Please note: Client will be ineligible for *Lincoln TermAccel*® if a prior trial (informal) has been received by Lincoln. If a formal submission has been received by Lincoln within the last 12 months, please review the *Lincoln TermAccel* Frequently Asked Questions.



Your tomorrow.  
Our priority.™



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

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**Order code: UW-GUIDE-BRC002**

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