

Underwriting at a glance

Lincoln MoneyGuard® Solutions – Life insurance with a long-term care rider

The final underwriting decision is based on the details provided in the Personal History Interview.

Please contact the Lincoln MoneyGuard® Underwriting department to discuss medical history not identified below.

Uninsurable conditions

- Activity of daily living deficit(s)
- AIDS/HIV positive
- Alcoholism, active
- Amyotrophic lateral sclerosis (ALS), Lou Gehrig's disease
- Alzheimer's disease/dementia
- Aneurysm (not surgically repaired)
- Ataxia
- Autism
- Bipolar
- Cane, walker, wheelchair use (currently or in the past 12 months)
- Cirrhosis
- Congestive heart failure
- Cystic fibrosis
- Defibrillator (implantable)
- Diabetes mellitus (Type I)
- Dialysis/kidney failure
- Esophageal varices
- Falls (2+ in past 36 months)
- Handicap parking permit due to limitations or medical condition
- Hemophilia
- Hepatitis (chronic or active)
- Hydrocephalus
- Kidney disease (chronic)
- Lupus (systemic)
- Macular degeneration (progressive)
- Mania
- Major depression
- Memory loss
- Mental impairment or intellectual disability
- Multiple myeloma
- Multiple sclerosis
- Muscular dystrophy
- Myasthenia gravis
- Organ transplant
- Oxygen use
- Pancreatitis (chronic or multiple episodes)
- Paralysis of one or more limbs
- Paraplegia, quadriplegia, or hemiplegia
- Parkinson's disease
- Polycystic kidney disease
- Post-polio syndrome (PPS)
- Primary biliary cirrhosis (PBC)
- Receiving Social Security or any other disability benefits, excluding military/VA and maternity benefits
- Schizophrenia
- Scleroderma
- Primary sclerosing cholangitis
- Wegener's granulomatosis

Insurance products issued by:
The Lincoln National Life Insurance Company

Submission postponement periods

Do not submit until appropriate time has elapsed and client is fully recovered and released from all medical care.

| Incident | Postponement | Incident | Postponement | Incident | Postponement |
|---|---|---------------------------------|---|--|--|
| Stroke | 12 months | Multiple joint injections | 12 months | Pending surgery | After completion of surgery and appropriate recovery period has passed (typically at least 3 months) |
| Transient ischemic attack (TIA) | 6 months | Gastric bypass surgery | 6 months | Physical therapy treatment | |
| Pacemaker implant | 3 months | Chiropractic treatment | No more than twice a month for at least a 90-day period | | Bone marrow transplant |
| Coronary artery disease, bypass surgery, or angioplasty | 6 months | Carotid artery surgery | 6 months | Currently being evaluated for an undiagnosed medical history | |
| Cardioversion | 6 months | Heart attack | 6 months | | 10 years |
| No complete physical exam within past 12 months | If 70 or older, postpone until exam completed and results known | Heart valve replacement surgery | 6 months | | |
| Single joint injection | 6 months | Joint replacements | 6 months | | |

Medical conditions with tobacco use

Cigarette use in the past 12 months with any of the following medical conditions is uninsurable.

- Asthma
- Carotid artery disease
- Coronary artery disease
- Diabetes (Type II)
- Emphysema/COPD
- Heart attack
- Peripheral vascular disease
- Sarcoidosis
- Sleep apnea
- Stroke or transient ischemic attack (TIA)

Submission streamlined underwriting guidelines for common conditions

The following conditions may be acceptable for Lincoln MoneyGuard products. The final underwriting decision is based on details or overall medical history provided by the client in the Personal History Interview.

| Condition | Underwriting guidelines |
|--|---|
| Alcoholism | Recovered for 48 months with no ongoing treatment or medication use, no continued alcohol use, no relapses |
| Angina | Past history only; no current symptoms; favorable build, blood pressure and lipids |
| Anxiety | Mild or stable on medication, excluding any uninsurable medications; no hospitalizations in past 24 months; does not interfere with activities of daily living (ADL) or lifestyle, treated with less than three medications |
| Arthritis/rheumatoid arthritis | Symptoms do not limit activities; no chronic pain; no narcotic, immunosuppressant or steroid medication use; no TENS (transcutaneous electrical nerve stimulation) unit use; not treated with four or more medications, no bone-on-bone on X-ray, mild and stable on medications excluding uninsurable medications; favorable build with BMI less than 30 |
| Asthma | No cigarette use in past 12 months; mild symptoms; no oral steroids; does not limit activity; no coexisting history of coronary artery disease, no hospitalization in past 24 months |
| Atrial fibrillation | No complications; stable; no coexisting history of heart condition, stroke, carotid artery disease, circulatory problems, diabetes, or TIA, no cardioversion in last six months |
| Cardiomyopathy | Not treated or diagnosed in past three years, resolved for more than three years |
| Carotid artery disease | No cigarette use in past 12 months; no coexisting history of stroke or TIA |
| Chronic fatigue syndrome/fibromyalgia | Not treated with three or more medications; symptoms do not limit activities; no coexisting history of major depression; no narcotic medications |
| Chronic obstructive pulmonary disease (COPD)/emphysema | No cigarette use in past 36 months; symptoms do not limit activity; no coexisting history of coronary artery disease or stroke; no hospitalization in past 36 months; no oxygen use; treated with less than four medications, no steroid use |
| Coronary artery disease | No cigarette use in past 12 months; onset of symptoms or diagnosis must have occurred after age 45; no coexisting history of diabetes, stroke, TIA, aortic valve disease, peripheral vascular disease or COPD; no ongoing symptoms; favorable build, blood pressure and lipids; regular medical follow-up and testing |
| Crohn's disease/colitis | Stable with mild symptoms; no weight loss; no hospitalization in past 12 months; no oral steroids or immunosuppressant medications |

| Condition | Underwriting guidelines |
|---|--|
| Degenerative disc disease | Symptoms do not limit activities; no chronic pain; no narcotic or steroid medication use; no TENS (transcutaneous electrical nerve stimulation) unit use; not treated with four or more medications; not treated with three or more intravertebral injections in past 12 months; no history of vertebroplasty |
| Depression | Mild symptoms; stable on medications; treated with less than three medications; no hospitalizations in past 24 months; no coexisting history of chronic fatigue syndrome/fibromyalgia or alcohol abuse, no major recurrent depression |
| Diabetes | Adult onset (Type II); good control; favorable build, blood pressure and lipids; no cigarette use in past 12 months; no coexisting conditions of coronary artery disease, stroke, TIA, neuropathy, retinopathy, atrial fibrillation, kidney disease, heart valve replacement or circulatory disease |
| Dizziness/vertigo | No frequent symptoms; no falls in past 12 months, symptoms do not limit activities |
| Epilepsy/seizure disorder | No seizure activity in past 12 months; not treated with three or more medications, no cognitive or memory impairment symptoms |
| Fibromyalgia | Treated with less than three medications; symptoms do not limit activities; no coexisting history of major depression, no narcotic or steroid use |
| Heart attack | No cigarette use in past 12 months; onset of symptoms or diagnosis must have occurred after age 50; no coexisting conditions of diabetes, stroke, TIA or peripheral vascular disease; no ongoing symptoms; favorable build, blood pressure and lipids; regular medical follow-up |
| Heart valve replacement | Onset of symptoms or diagnosis must have occurred after age 50; no ongoing symptoms; no coexisting history of atrial fibrillation, arrhythmia, or coronary artery disease; current age over 70 |
| Hemochromatosis | Not diagnosed in past six months; no excessive alcohol use with normal liver function, no cirrhosis or fibrosis |
| Hepatitis B or C | No cirrhosis; treated; no excessive alcohol use with normal liver function tests, no more than mild fibrosis |
| Hypertension (high blood pressure) | Treated with stable and good control |
| Incontinence | Minor problem; symptoms do not limit activities |
| Joint injection/replacement | Six months from date of single injection or 12 months if multiple injections, six months from date of joint replacement surgery, symptoms resolved and no limitations in activity; favorable build with BMI less than 30 |
| Lyme disease | Symptoms do not limit activities; no treatment in past six months and resolved |
| Macular degeneration | Symptoms do not limit activity or ADL; no progressive symptoms or loss of vision |
| Mitral valve disease/prolapse | Mild with no symptoms; no coexisting history of atrial fibrillation, coronary artery disease or peripheral vascular disease |
| Neuropathy | Treated with less than two medications; mild symptoms; does not interfere with ADL or limit activity; no coexisting history of diabetes |
| Osteoporosis | Stable; no height loss of more than two inches; no history of compression fractures; symptoms do not limit activities; dependent on bone density T-score (cannot be worse than -3.5) and treatment received; no coexisting history of spinal stenosis, scoliosis, kyphosis or vertebroplasty; no narcotic or steroid use |
| Paget's disease | Mild symptoms; symptoms do not limit activities |
| Peripheral vascular disease | No cigarette use in past 12 months; symptoms do not limit activity; no coexisting history of stroke, TIA, atrial fibrillation, heart condition, diabetes, or coronary artery disease |
| Psoriasis | Mild symptoms; no evidence of joint involvement, confined to the skin |
| Polymyalgia rheumatica | Symptoms do not limit activities; no chronic pain; no narcotic, immunosuppressant or steroid medication use; no TENS (transcutaneous electrical nerve stimulation) unit use; not treated with four or more medications |
| Resident of continued care retirement community | Not receiving any services; no fees are paying for future care |
| Sarcoidosis | No cigarette use in past 12 months; no ongoing symptoms or current treatment |
| Sleep apnea | Mild to moderate, controlled with or without CPAP machine; severe sleep apnea treated with CPAP; no cigarette use in the past 12 months; favorable build |
| Spinal stenosis/spondylosis | Symptoms do not limit activities; no chronic pain; no narcotic or steroid medication use; not treated with four or more medications; no coexisting history of osteoporosis, scoliosis or kyphosis; favorable build with BMI less than 30 |
| Stroke | Single episode, must have occurred more than 12 months ago; no residual impairments; fully recovered; no cigarette use in past 12 months; no coexisting history of TIA, coronary artery disease, congestive heart failure, cardiomyopathy, atrial fibrillation, or diabetes |
| Transient ischemic attack (TIA) | Single episode, must have occurred more than six months ago; no residual impairments; fully recovered; no cigarette use in past 12 months; no coexisting history of stroke, coronary artery disease, congestive heart failure, cardiomyopathy, atrial fibrillation, or diabetes |

Streamlined underwriting guidelines for cancer

The following conditions may be acceptable. The final underwriting decision is based on the details or overall medical history provided by the client in the Personal History Interview. **The submission postponement periods specified below are required minimum time frames. These may be longer, depending on the details of the medical history.** Clients must have completed all treatment (including surgery, radiation or chemotherapy). Clients with metastatic or recurrent cancer are not insurable for Lincoln MoneyGuard® products.

| Cancer | Minimum submission postponement period from date of last treatment | Uninsurable | Possible considerations |
|----------------------------|--|--|---|
| Breast | 6 months | With lymph node involvement and treated within the past 10 years | Stage, grade and size of tumor; and type of treatment and follow-up care |
| Colon | 6 months | With lymph node involvement and treated within the past 5 years | Stage, grade and size of tumor; and type of treatment |
| Leukemia | 5 years | | Stage, type and treatment |
| Lung | 6 months | Tobacco use within the past 12 months | Stage and type of treatment |
| Lymphoma | 5 years | | Stage, type and treatment (includes both Hodgkin's and non-Hodgkin's disease) |
| Prostate | 6 months | With lymph node involvement and treated within the past 5 years | Stage, type of treatment (surgery or radiation) PSA level, Gleason score and follow-up care |
| Skin cancer (melanoma) | 3 years if not in situ (Stage 0) | More than one malignant melanoma greater than Stage 0 (in situ) | Stage and type of treatment and follow-up care |
| Uterine or cervical cancer | Stage 1: 6 months; all others 3 years | Extends beyond the uterus and treated in past 5 years | Stage and type of treatment |
| All other types of cancer | Treated within the past 3 years | | Stage, grade size of tumor and type of treatment |

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| 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 |

Issues:

The Lincoln National Life Insurance Company, Fort Wayne, IN

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. The insurance policy and riders have limitations, exclusions, and/or reductions. Check state availability. Long-term care benefit riders may not cover all costs associated with long-term care costs incurred by the insured during the coverage period.

Distributor: Lincoln Financial Distributors, Inc., a broker-dealer

Policies:

MoneyGuard Fixed AdvantageSM is a universal life insurance policy with a Long-Term Care Benefits Rider issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, on Policy Form ICC19-MG890/19-MG890 and state variations with the following riders: Value Protection Endorsement (VPE) on form ICC19END-10534/END-10534; Terminal Illness Acceleration of Death Benefit Rider (TIR) on form ICC19TIR-891/TIR-891; Long-Term Care Benefits Rider (LTCBR) on form ICC19LTCBR-890/LTCBR-890; Benefit Transfer Rider on form ICC21BTR-894/BTR-894. Available in all states except CA and NY.

Lincoln MoneyGuard[®] II is issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, on Policy Form LN880/ ICC13LN880 with the following riders: Value Protection Rider (VPR) on form LR880 and state variations/ ICC15LR880 Rev; Long-Term Care Acceleration of Benefits Rider (LABR) on form LR881/ICC13LR881; optional Long-Term Care Extension of Benefits Rider (LEBR) on form LR882/ICC13LR882.

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