Lincoln leading-edge underwriting

At Lincoln, we constantly review and update our medical and financial underwriting guidelines to support you and your clients' needs. What does this mean for you and your business? It means you'll get the underwriting advantages you need from a team that goes above and beyond the standards others strive to achieve. It's a difference you can count on, delivered by the people of our underwriting team:

Experienced medical team

Office of the Chief

Dedicated underwriting and new business teams who are experts on your business

Competitive advantages when your clients:

Have a medical concern

- **Cancer:**
  - Preferred consideration for clients with certain types of cancers: prostate, testicular, thyroid, uterine and cervical.
  - Preferred plus available to clients with a family history of cancer.
- **Cardiac:** Up to four tables of favorable profile credits allowed. Standard rates may be available for clients over age 70 with a history of coronary artery disease.
- **Diabetes:** Competitive rates offered for individuals with a personal history of diabetes. Preferred classes may be available for clients age 70 and up.
- **Hepatitis C:** With successful treatment, most clients will qualify for standard; some preferred.
- **Smoker:** Standard nontobacco rates available for cigar, pipe and chewing tobacco users.
- **Treated hypertension:** Preferred plus available.
- **Table reduction program:** Available for table three to standard through age 70 — up to $10 million. Only certain permanent products are eligible for this program.[1]

Have a large case

- Our experienced Chief Underwriting team is available for your large, high-profile cases.
- We have strong collaboration with our reinsurance partners to advocate for your business throughout the underwriting process.
- Access to the highest reinsurance capacity amounts available in the industry.
- Autobind limit of $60 million and $65 million jumbo limit.

Are a business owner

- We have competitive financial underwriting guidelines for Business Insurance, including consideration of up to 20x income for key person coverage.

We make it easy to do business with:

LincXpress®

- Our streamlined, no-cost client interview process for electronic ticket and paper ticket submissions.
- Online interview or phone interview with our in-house Tele-App team.
- Automated underwriting and the opportunity for our lab-free process with real-time offer for qualifying clients.
- ePolicy delivery for faster policy delivery — at no cost.

Labs and medical records

- No EKGs required for any age or face amount.
- No MD exams for any age or face amount, and no PHIs to age 69.[2]
- Using the most innovative data sources to eliminate routine attending physician statement (APS) requirements.

Professional Advantage Program (PAP)

- Offering lab-free consideration for up to $20 million of personal or business IUL or VUL coverage.
- Available for professional clients, and their spouse, who have had a complete physical, meeting our specified criteria, within the past 18 months.

Quick quotes

- We have partnered with XRAE to offer instantaneous quotes — 24/7 for many common impairments.
- Available for IUL, VUL and *Lincoln LifeElements®* Level Term.

[1] Not available for *Lincoln VUL^{ONE} and Lincoln SVUL^{ONE}* or *Lincoln AssetEdge®* VUL (2022)

[2] Abbreviated PHI required for cases with long-term care and accelerated benefits for chronic and terminal illness riders, ages 61 and up.

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

For more information about leading-edge underwriting advantages, contact your Lincoln representative.

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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Lincoln Financial Group®

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