

# Your first step to qualify for *Lincoln WealthAccelerate*<sup>SM</sup> IUL

## Be ready for life changing moments

*Lincoln WealthAccelerate* IUL is permanent life insurance that provides the protection you need, with the convenience and options you want. This indexed universal life insurance product offers market participation through indexed accounts with access to cash value when you need it most.

We offer a simplified underwriting experience with this product that allows applicants to go from application to decision quickly. But before you apply, we want to make sure you're a good candidate. See below for a list of health conditions and risk factors that would disqualify your application or extend the underwriting process.

### Disqualifying health conditions

- 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
- 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 44
- HIV/AIDS
- Huntington's disease
- Implantable defibrillator
- Muscular dystrophy
- Organ transplant recipient
- Oxygen use for any reason
- Undiagnosed medical condition currently being evaluated
- Untreated severe sleep apnea

**IMPORTANT NOTE:** The impairments listed are not meant to be all-inclusive.

Due to the complexity of individual medical histories, there are conditions, not listed, that could still result in a decline decision. Underwriting makes decisions based on the information provided in the client interview. If you have any questions regarding qualifications based on medical history, contact your financial professional for guidance.

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

Due to the complexity of individual medical histories, multiple medical conditions could prompt the need for your cooperation to obtain updated medical information.

## Health conditions that will extend the underwriting process

### Lab work will be required<sup>1</sup>

- Alcohol abuse and/or treatment (within the past 10 years)
- Atrial fibrillation
- Bipolar disorder
- Cancer history (other than basal and squamous cell skin cancers)
- Carotid artery disease
- Elevated cholesterol without treatment
- Chronic obstructive pulmonary disease (COPD/emphysema)
- 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)
- Parkinson's disease
- Peripheral artery disease (PAD)/ Peripheral vascular disease (PVD)
- Prescription narcotic use

## Risk factors that will extend the underwriting process

### Lab work will be required<sup>1</sup>

- Use of cigarettes, e-cigarettes, vaping products, or herbal cigarettes.
- History of DUI or distracted driving convictions in the last 5 years.
- Felony conviction in the last 7 years.
- Submission of a prior application to Lincoln Financial Group or a pending application with another life insurance company within the last 6 months.

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### Next steps

If you do not have any of these health conditions or risk factors, please proceed. However, if you have any of these conditions, talk to your financial professional about alternative Lincoln solutions that may better fit your risk profile.

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<sup>1</sup> In addition to lab work, vitals will be completed, including measurement of your height, weight, blood pressure and pulse.

### Important information

*Lincoln WealthAccelerate*<sup>SM</sup> IUL is issued on policy form ICC22-UL6093/UL6093 and state variations by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer.

**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.

Policy values will fluctuate and are subject to market risk and to possible loss of principal. Products, riders and features are subject to availability. Limitations and exclusions apply. Not for use in New York.

It is possible coverage will expire when either no premiums are paid following the initial premium, or subsequent premiums are insufficient to continue coverage.